

A STUDY TO IDENTIFY THE FACTORS WHICH MEDIATE
IN NEWFOUNDLAND EDUCATOR'S DECISION TO RETIRE
AND IN THE QUALITY OF THEIR RETIREMENT EXPERIENCE

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**A STUDY TO IDENTIFY THE FACTORS WHICH MEDIATE
IN NEWFOUNDLAND EDUCATORS' DECISION TO RETIRE
AND IN THE QUALITY OF THEIR
RETIREMENT EXPERIENCE**

by

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Abstract

This report presents the results of a study of 155 educators who have retired early from Newfoundland's school system since 1989. A questionnaire was prepared and pretested for the purpose of the study. The survey was designed to elicit as much information as possible about the pre-retirement plans and decisions, as well as the post-retirement experiences of the early retired educators. It was mailed to all those educators who had taken the "30-and-out" pension option between 1987 and 1992; a pension option which was offered by the Newfoundland Teachers' Association in conjunction with the Department of Finance, Government of Newfoundland and Labrador. The respondents' data were coded and descriptive statistical analyses were conducted. An analysis of variance was performed to identify associations between variables.

Results demonstrate that, for the majority of respondents, retirement has formed a new period of life, filled by new projects including paid work, volunteer work and a wide variety of hobbies and interests. The majority reported that they were financially secure, in good physical health, and had adjusted both socially and psychologically to retired life. Most had looked forward to retirement and reported that their overall experience of retirement matched or exceeded their prior expectations. These retirees generally thought

they had initiated their own retirement and, in that respect, they retired voluntarily. A small portion of retirees', however, reported that their experiences of retirement were less satisfying than they anticipated and some educators had found it very difficult to adjust. The factors of personal autonomy and choice were found to have a significant positive influence on educators' satisfaction in retirement.

The implications of these findings for pre-retirement planning programmes are discussed. Recommendations are proposed for further study in the area of educators' retirement from the education system.

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CHAPTER I

INTRODUCTION

Purpose

The purpose of this study was to identify the factors which mediate in Newfoundland educators' decision to retire and in the quality of their retirement experience. Each year, since 1989, a substantial and increasing portion of Newfoundland's educators have chosen to take early retirement from the education system. Until now, no formal research has been directed toward understanding either the process of their retirement decision or the quality of their retirement experience. One goal of this study was to further our understanding of the factors which contribute towards a successful retirement experience; factors which could be shared with other educators to improve quality of life in retirement. This research was thus based on the premise that increased understanding and information about the various issues involved in the retirement experience can result in focused and effective pre-retirement planning for potential retirees and in the development of post-retirement programmes for retired educators.

The desirability of pre-retirement planning is increasingly recognized among employers, educators and gerontologists (Nusberg, 1984), yet professional associations have generally remained uninformed about the needs

of those who are approaching retirement (Cyr and Coons, 1990). Similarly, there are large numbers of retired teachers in Canada, yet little seems to be known about their pre- and post-retirement experiences (Kompf, 1991). Despite the lack of research relating specifically to educator retirement, much research attention, in recent years, has been afforded to the general process of retirement.

Thus, this current research has been placed in the context of the ever increasing number of sources which have studied retirement, aging and health. It has focused on issues of preparation and planning for retirement; the influence of identified factors on the decision to retire; whether or not actions were taken by educators to smooth the transition to retirement; and determined the overall quality of the retirement experience, as measured by satisfactions, dissatisfactions, leisure activities, support systems in place, work in retirement, and educators' personal feelings about the process.

Rationale

Retirement from the labour force has been viewed historically as a major life transition. This transition has been the focus of gerontological research for several decades, much of it following a social stress perspective (Markides and Cooper, 1987). There has been much debate about the specific

nature and origin of the stressors involved in the retirement transition. Some research has concentrated on individuals' idiosyncratic abilities to adapt in retirement (e.g., Ogilvie, 1987; Wheaton, 1990). Other researchers have focused more on the societal meanings of retirement as they relate to changing economic trends and to company policies (e.g., Greene, Pyron, Manion and Winklevoss, 1969; Laczko and Phillipson, 1991).

Traditionally, "normal" retirement age (and frequently, mandatory retirement) has been set at 60 or 65 years in the western world. However, in periods when the supply of workers exceeds the demand and when the economy and, for example, workers' financial options have been unstable many workers have been retiring earlier. This situation, coupled with increases in lifespan and the introduction of attractive exit possibilities, has contributed to a trend towards a more flexible approach to retirement. More specifically, the taking of early retirement from the workforce has become a movement that appears to be gaining momentum. Thus many men and women may expect to spend an increasing amount of their later years out of the labour force, due to the lowered age of retirement at one end and the increase in life expectancy at the other.

To individuals who have worked for most of their lives, retirement can represent a major change in lifestyle (McGoldrick, 1990). Research suggests

that it can result in times of crisis for some but, for others, retirement may represent little significant life change (Schlossberg, 1981). There seems to be much debate in the literature as to what causes this wide variability of experiences. It has been proposed that some retirees may have more inner resources and external supports to sustain them and enhance the retirement experience: other individuals, though, may lack such resources and may anticipate a complete vacuum in their lives (Thoits, 1982). Furthermore it has been suggested that early retirement can have deleterious effects on retirees' subsequent satisfaction in retirement (e.g., Walker, Kimmel and Price, 1981; Palmore, Burchett, Fillenbaum, George and Wallman, 1985). However, other studies have demonstrated the positive attributes of early retirement (e.g., Morse, Dutka and Gray, 1983; McGoldrick and Cooper, 1988; McGoldrick, 1989; Williamson, Rinehart and Blank, 1992).

Canada has an aging teaching population (Statistics Canada, 1987, p. 204). The number of educators withdrawing from practice is therefore increasing, and, each year, an increasing portion of Newfoundland educators have chosen to take early retirement from the education system (statistics from the Department of Finance, Government of Newfoundland and Labrador, 1993).

In 1989 the Newfoundland Teachers Association negotiated in a collective agreement with the Government of Newfoundland and Labrador, a new retirement provision, entitled the "30-and-out" option, which provided teachers having at least 30 years of worked service with the eligibility to retire with benefits based on the total accrued pensionable service to the date of retirement, regardless of age. As at June 1993, this option had been chosen by 415 educators throughout the Province, with figures rising from an 18% increase between 1989 and 1990 to a 69% increase between 1991 and 1992. Little is known about the mediating factors involved in those decisions. Similarly, little is known about the subsequent quality of the retirement experience of these educators. No formal research has been directed towards understanding any of the many aspects of this process.

Research Questions

The general objectives of this study were to determine Newfoundland educators' perceptions of their retirement experience; to provide an increased understanding of the factors that influenced their decision to retire; and to gain information on the quality of the retirement experience and the factors which contributed towards a successful retirement. It was expected that the data

from this preliminary study would provide insights and answers to questions concerning such early retirement issues as the following:

- a) If work serves in maintaining an individual's psychological and social well-being (Herr and Cramer, 1992) does the absence of work have a deleterious effect on these retired educators?
- b) Retirement brings about change and change presents challenges (Schlossberg, 1981). What are the perceived challenges of Newfoundland's early retired educators?
- c) Research has provided mixed evidence on the positive and negative effects of early retirement on subsequent life satisfaction. To what extent is the voluntary/compulsory dimension a factor in retirement satisfaction for this group of retired educators.
- d) The more individuals plan for retirement, the more successful the transition and the more successful the lifestyle (Brenner and Linnell, 1976). How did respondents prepare for retirement and how well did they plan for the transition? How does such preparation compare to perceived levels of satisfaction in retirement?
- e) When attempting to understand the effects of such a major event as retirement, it is considered important to address both structural influences (e.g., hurdles of potential income, work conditions) and

subjective influences (e.g., attitude toward work, feelings workers leave behind), (Williamson et al., 1992). What are the pushes and pulls leading up to educators' early retirement? What are the principle motives, positive and negative, in the retirement decision?

In summary, this preliminary study was designed to assist the development of a comprehensive profile of early retired educators in Newfoundland. The following chapter will present a review of current literature relating to retirement and early retirement in the western world. Related research on educators' retirement also will be included in the review.

CHAPTER II

LITERATURE REVIEW

Retirement as a Relatively New Concept

Retirement is an ambiguous term, as it has been referred to an event, a process, a role or status, or a phase of life (e.g., Atchley, 1976; Palmore et al., 1985). Dychtwald and Flower (1989) proposed that, as a life phase, "retirement represents the creation in modern industrial society of a new life role for an ever increasing number of individuals whose labour has not been considered necessary for the functioning of the economy" (p. 106). Prior to the implementation of retirement programmes, individuals worked until they were no longer physically able. It was the consequence of several societal conditions within the industrialized world at the turn of the century that resulted in the social phenomenon of retirement (Laczko and Phillipson, 1991).

In the western world during the late 1930's, conditions were such that the standard of production became sufficiently high to allow a proportion of the population to be financially supported even though they were not directly contributing to society through work. Retirement was seen as opening up new jobs for younger workers, providing older workers with a guaranteed income and controlling the total number of workers (Markides and Cooper, 1987). Fixed retirement ages were introduced in the industrialized world and, in an

increasingly unionized workplace, retirement soon became a routine component of employer-employee agreements. Historically, "normal" retirement age has meant 60 or 65--an arbitrary age, criticized by many as not recognizing individual physical and mental differences in physical and mental capacities and abilities. This normal, pensionable age following a lifetime of work became accepted by society, including governments, unions, professional associations and the leaders of the business community (Bortz, 1972).

The Change from Mandatory to Flexible Retirement

In recent years, there have been many criticisms of compulsory retirement for all workers once they reach an arbitrary age (e.g., Spreizer, Synder and Larson, 1980). Reichard (1975) maintained that there was no compelling reason for selecting 65 or 60 as a cut-off point as no sharp drop-off in either physical or psychological functioning around that age had been found. Bromley (1974) suggested that the rate of age-related changes in ability could vary greatly among individuals. In fact, he reported that some abilities were likely to improve with age. For example, specific areas of intelligence and memory were likely to show complex patterns and rate changes rather than any generalized decline. Dychtwald and Flower (1989) provided support for this argument with the evidence that, although biological changes arising from an

increase in actual age lessened certain capabilities (such as short term memorization), abilities in other areas may be enhanced (such as superior judgement). They concluded that any small declines in ability were more than offset by the enhancement of the cognitive processes necessary for finding solutions to complex real-life situations.

Despite such criticisms of mandatory retirement age, it seems that, until recently, there existed a prevailing attitude that flexible retirement would be complex and expensive to administer for both the government and employers. A Supreme Court Decision in the USA, 1949, however, established that pension plans were a bargainable issue. As a consequence, health, welfare and pensions became important in collective bargaining, resulting in an increase in employee-employer supported pension plans. Similar changes in Canada's Pension Plan laws, plus a liberalization of private pension plans to include early retirement provisions, have been fairly recent innovations (Laczko and Phillipson, 1991). Thus, in the last twenty or thirty years, private pension plans have undergone significant changes towards providing for early retirement benefits, resulting in a recent shift towards a more flexible approach to retirement. Furthermore, with the downsizing of large companies, early retirement has been favoured as one way of reducing the size of a particular

workforce while, at the same time, providing financial security for the displaced workers.

There is now much evidence to confirm that voluntary, flexible retirement is positively associated with satisfaction in terms of emotional satisfaction, usefulness, self-image, emotional stability and interpersonal relationships (Brown, 1989). Voluntary retirees tend to have higher incomes, a higher occupational status, better health, more positive feelings towards retirement and a higher satisfaction in retirement. Involuntary retirees, however, are more likely to experience an identity crisis and to be unable to reconstruct new roles in their retirement (Howard, Marshall, Rechnitzer, Cunningham and Donner, 1982).

It has been suggested, therefore, that negative experiences occur for the most part only when individuals are forced into a life stage (i.e., into retirement) before they are ready to do so (Walker, Kimmel and Price, 1981). More recently, there has been much discussion of flexible retirement in terms of its providing potential retirees with the chance to cut back slowly on the number of hours worked each week (Novak, 1988). Although some individuals do retire partially to ease into the stage of complete retirement, this partial retirement has tended to be prevalent mainly among the self-employed (Quinn, 1981), although it is a movement that seems to be gaining momentum

in other sectors. For example, one of Canada's largest unions, The Canadian Autoworkers Union, has proposed an option which would enable older workers to "grow into retirement" gradually over a period of months, or even years (Gwyn, 1993).

Such retirement trends differ radically from the traditional concept of mandatory retirement at some fixed arbitrary age. In Canada, whilst the Supreme Court has ruled that forced retirement on the grounds of age does not violate the Charter of Rights, the provinces of Quebec, Manitoba and New Brunswick have banned mandatory retirement at age 65 (Evening Telegram, St. John's, Newfoundland, July 30, 1993).

The Trend Towards Early Retirement

"Early retirement" is a term which may only be defined by giving a normative reference point--the reference point usually being the normal retirement limit for workers at the age of sixty-five (Williamson et al, 1992).

McGoldrick and Cooper (1988) reported many changes in early retirement provisions and practices during the 1960's in the USA, with subsequent similar changes in Canada and the UK. These changes culminated in unions within a few manufacturing industries negotiating benefits based on "30 years service and out"--a concept at odds with the traditional age-related

early retirement programmes. Schulz (1980) attributed the particular significance of such changes in work and retirement patterns to amendments to social security legislation in the USA. These amendments reduced the age at which individuals could begin receiving benefits. Having these benefits available, plus those from other pension programmes, made it possible for many workers to retire in their mid 50's because they could afford to do so.

A push-and-pull-factor perspective of retirement is provided by Williamson et al. (1992). The 'pull' view assumes that early exit is the result of social policies that have created attractive exit possibilities, e.g., by lowering the age boundaries and opening new industrial pathways. A more structural perspective is adopted by the 'push' analysis, which assumes that the process of early exit is driven by the evolution of the labour market, especially by the high rates of unemployment that have become increasingly evident in most western economies since the early 1970s, to the growth of subcontracting and increased use of temporary workers. In this view, early exit takes place regardless of what institutional pathways are available. General objectives of early retirement plans over the past 20-30 years could thus be summarized as follows:

- (a) The early retirement pension became a formal benefit procedure for handling older, long service employees who became too physically unable to continue with work.
- (b) Other older employees who had difficulty maintaining the pace as they approached normal retirement age could retire earlier at less cost to the employer who would otherwise maintain hidden payroll costs of the employees' reduced performance at work.
- (c) Early retirement options allowed for the workforce to be cut, in a way that was considered socially acceptable, in times of tough economic conditions.
- (d) Such pension options also gave long-service employees the opportunity to retire early for personal reasons, prior to normal retirement age. Not only did this add an element of choice into the retirement decision but also allowed employees to 'get out when the going was good' rather than wait until possible discontentment or dissatisfaction with work set in.

Within the last twenty years, early retirement incentive programmes have been introduced into provincial education systems in Canada with the aim of encouraging teachers to retire at age 55 (Brown, 1989). During this period, enrolment in public schools was on the decline and there was diminished

opportunity to hire new educators. Early retirement programmes allowed for the hiring of new teachers to redress the balance within an older increasingly static teaching population.

Barfield and Morgan (1978) stated that the labour force participation rates of older age groups have shown a steady and rapid decline since the 1950s. In Canada in 1975, almost 79% of males aged 55 to 64 were still working full-time. In 1993, fewer than two in three (62%) were doing so (The Evening Telegram, St. John's, Newfoundland, July 30, 1993). Accordingly, Cyr and Coons (1990) reported that, for about 35 years, the average age of retirement has been declining in both Canada and the USA. The actual number of people who retire may increase steadily for some time: life expectancy both at birth and for the elderly will continue to increase (Cyr and Coons, 1990). Thus, it is conceivable that, in the future, workers may spend almost as many years in leisure in the post-retirement phase of the lifecycle as they will spend in the labour market (Williamson et al., 1992).

Pension plans offered to older workers seem to have played a major role in workers' decisions to retire. A recent Statistics Canada survey of the three million Canadian workers aged 45 to 64 found that two-thirds have contributed to Registered Retirement Savings Plans (RRSPs) and over one half participate in company pension plans. This age group will also get the full

benefit from the Canadian Government's Canada Pension Plan (CPP) (The Evening Telegram, St. John's, Newfoundland, July 30, 1993).

In summary, the period spent in retirement is expanding in both directions as a result of early exit at the lower end and increasing life expectancy at the other end. The manner in which individuals make the transition into retirement, and the factors which effect both the decision and the subsequent experience, merit careful attention.

Retirement as a Transition

Periods of transition in the course of human development seem to have received more research attention than have those periods of relative stability. Retirement is seen as a transitional period which is becoming part of the normal life history. However, because different individuals seem to experience such transitions with varying degrees of intensity, it has proved difficult to find an accurate definition of a life course transition. Schlossberg (1982) allowed for a diverse range of individual experiences when she stated that: "A transition can be said to occur if an event or nonevent results in a change in assumptions about oneself and the world and thus requires a corresponding change in one's behavior and relationships" (p. 72). Similarly, because there have been found to be individual differences in adjustment to

retirement, studies that have sought to place retirement among the hierarchy of "stressful life events" usually have tended to place it in the middle range (e.g., Holmes and Rahe, 1967).

Major life changes and role transitions are often treated as stressors that create a generalized demand for adjustment by the individual. There is much debate in the literature about the specific nature and origin of the stressors involved in the retirement transition. Changes in such factors as income or health following the transition have been considered key issues by some researchers (e.g., Borus, Parnes, Sandell and Seidmann, 1989; Markides and Cooper, 1990; Schmitt and McCune, 1981; Brown 1980). Alternatively, changes in behavior and relationships for retirees have been considered as major variables by others (e.g., Schlossberg, 1981). In fact, the literature focuses as much on retirees' idiosyncratic abilities to adapt (e.g., Wheaton, 1990; Ogilvie, 1987) as it does on the general societal stereotype about the meaning of retirement - e.g., that it is the beginning of old age (Johnson and Williamson, 1980). Brown (1980) emphasized the complexity of his own experience of the transition in his statement that:

...retirement can be a "justly earned right to stop work and to enjoy yourself, doing the 1001 things you've always wanted to do but never had the time for" or "unemployment, which makes people feel a loss of dignity, a diminution in status, useless,

financially deprived and with 20 years of unproductive life without a valued role to look forward to." (p. 61)

The perspective provided in the latter part of this quotation goes some way in explaining why retirement, as a transition, has followed a social stress perspective. Furthermore, Wheaton (1990) stated that transitions such as retirement can have a diverse range of effects on mental health. His findings from the study of nine transition events, including retirement, provide a basic framework for interpreting the effects of various life transitions. He refuted the presumption that transition points are inherently stressful. Rather, he proposed that the potential for impact of an event is defined by the individual's accumulated experience in the role that is altered by the transition--the "role history" prior to the event. Wheaton argued that instead of being stressful, life events may at times be nonproblematic or even beneficial by offering escape from a chronically stressful role situation. Chronic role stress was defined by Wheaton as "continuous and persistent conditions in the social environment resulting in a problematic level of demand on the individual's capacity to perform adequately in social roles" (p. 210). Wheaton therefore argued that previous role stress may influence the impact of the transition of retirement. However, it should be noted that only male subjects were used in Wheaton's study and most of the events studied excluded the issue of choice--

measures which may not allow for generalizability of his findings to other samples.

Ogilvie (1987) also focused on the individual differences in adjustment to retirement. He proposed that individuals whose major identities are occupational may experience sharp declines in life satisfaction upon retirement, unless other identities are available for elaboration. An important feature of Ogilvie's work is that it gives recognition to related current research on the self-concept, which examines the variety of 'possible selves' which form an individual's self-concept (e.g., Markus and Nurius, 1986).

Frequently, the transition into retirement has been seen as the starting point of "being old" and it is difficult to separate the literature on aging from the literature on retirement: for so long the two have been so closely interrelated. Brown (1980) emphasized however that at retirement age, "individuals are the same as they always were--the product of all their experience, not a strange new breed merely because they have become known by a new term" (p. 55). Greene (1992) also disputed the presumption that retirement is a new experience for individuals which is radically different from their previous work-oriented way of life.

It seems, then, that retirement as a transition should be placed in the context of individuals' earlier experiences and later developments. As trends

continue to change and retirement becomes regarded increasingly as only one episode in the total lifespan, researchers may undertake to explore further the nature of the transition.

Developmental Perspectives on the Adjustment to Retirement

Many theorists over the past thirty years have presented models focusing on the specific stages of the process of human development. Few theorists, however, seem to have included in their models the stage of retirement.

It was Erik Erikson (1968) who was one of the first developmental theorists to identify and elaborate on specific stages of human development from birth to death. Furthermore, Erikson's model is also one of the few that has offered a stage beyond midlife which has specific psychological tasks. According to Erikson identity remains a major issue throughout adulthood and, as an individual reaches the latter stages of life, 'Ego Integrity' results when that person can reflect on his/her life and be satisfied that a positive contribution to family and society has been made. Such personal satisfaction and acceptance allows one to accept significant changes including the ultimate human challenge--acceptance of one's own death. Erikson maintained that each stage in the life cycle precipitates a psychosocial crisis; when a person is

vulnerable to developmental issues resulting from the interaction of biological, psychological and social forces typical of that particular period of the life cycle. These crisis stages would appear at different times for each individual depending on the circumstances and experiences of the person. According to Erikson, there are many significant factors in later adulthood which increase the potential for at least a temporary loss of identity e.g., losing a position once held, coupled with the decreased status as a result of the loss. In Erikson's theory the degree of success in adaptation to retirement would seem to depend on the coping mechanisms developed by the individual in previous life stages and the resources available to deal with the psychological tasks of this life period.

One other model clearly identifies retirement as one instance of adaptation to a normal stage of the life cycle. This Normative-Transition model, developed by Lowenthal (1972) stresses the ongoing nature of the adaptation and the belief that reaction at any transitional stage depends upon patterns of adaptation established in early life (Carp, 1990). It is likely that Wheaton (1990) may have drawn upon this theoretical approach in his research on the significance of life role history as it relates to adaptation as a function of the person and of his/her social setting, as perceived by that individual. Of particular importance to successful adaptation is the congruence of self and

situation, according to this approach. The central categories in Lowenthal's model are the individual's goals and his/her lifestyle. In this model, stress is experienced when there is a significant discrepancy between goals and behaviors or of conflict between goals, or of inconsistency within the lifestyle. The consequent adaptation may involve change in goals, in behavior, or in both. Using the two central variables of purpose and behavior, Lowenthal generated a typology of adaptation styles. Thus, according to Lowenthal, a successful adaptation to retirement would necessitate a congruence between an individual's perception and self-as-retiree and his/her lifestyle in retirement. Each retiree's adaptation would be a function of what he/she wants from retirement and how he/she is living in retirement.

Other theorists place more emphasis on the subjective perceptions of each individual as he/she approaches, and subsequently adapts to retirement. Such constructivist models seem to have been built upon the work of Kelly (1955) who originally proposed, by way of his Personal Construct Theory, that the perceptual world of the individual is a subjective one maintaining a dual focus on self and on the situation. For example, Virginia Satir (1988) suggested that the construction of previous life roles, responsibilities, accomplishments and failures can facilitate the transition into retirement if accompanied by an acknowledgement and welcoming of new choices or

possibilities. Such a life-review reflection and reconstruction has been taken up by Kompf (1991) in his developmental stage model of retirement for teachers. The initial stages of his model are drawn from a variety of sources in the literature focusing on the stages of development leading up to retirement. These encompass impression formation of retirement and expectations of retirement, including physical/psychological health issues. According to Kompf, actual adaptation to retirement is facilitated by the process of life review, including reflection, catharsis and reconstruction. This leads to further assessment of career and self resulting in possible changes in the self-concept—changes needed in order to acknowledge new roles and new "possible selves" (Markus and Nurius, 1986). According to Kompf, engagement in such a review and transformation of core and peripheral self-concepts is crucial.

So Kompf's model proposes that an individual facing retirement with enthusiasm may have had in place a system of constructs which appropriately anticipated the main aspects of retirement. Thus, from the constructivist perspective, the critical determinants of the quality of the retirement experience would be: the way in which an individual perceives 'self;' the extent to which work is essential in retaining a positive view of self; the beliefs about retirement; and the anticipation of the nature of the retirement

experience. For one individual, for example, the core concept of self-as-teacher may have been already replaced (or have been in the transition of being replaced) by self-as-retiree as the individual approaches retirement. Alternatively, an individual who anticipates retirement negatively may indicate a lack of change in self-concept in preparation for the event. From this perspective, retired teachers experience a subjectively - interpreted, always changing construction of retirement. If this is so, individuals and organizations who aim to assist others with the process of adjustment to retirement could help their clients to develop a system of constructs which anticipate appropriately the main aspects of retirement. Certainly, one of the current leading theorists of career counselling and career behavior suggested that this concept of personal constructs may be critical to our understanding of the way in which individuals attribute meaning to their retirement experience (Super, 1990). Such notions of the individual's dynamic organization of the self-concept have been implicit through much of Super's theory of career behavior and career choice.

Other theorists have adopted a more contextual approach to understanding retirement; an approach that uses information about the individual's current life circumstances to determine the extent to which transitions are stressful. Wheaton's (1990) research on the significance of life

role history would draw from this theoretical approach, as would Brown and Harris' (1978) research which used information on social circumstances surrounding an event to score its "inferred threat." Dohrenwend, Link, Kern, Shrout and Markowitz (1987) updated and modified the contextual approach by using five separate dimensions to describe the context of an event, e.g., the independence of the transition from the individual's psychological condition; the desirability of changes that followed; and the effect of the individual's behavior on the event. Thus some key contextual issues for retirement might include the individual's readiness for retirement; his/her feelings about the adaptations that accompany retirement; and the individual's beliefs about the extent to which his/her actions influence the outcome. The key issues proposed by Dohrenwend et al (1987) are somewhat similar to those emphasized in other, previously mentioned models of the transitional stages of human development (e.g., Kompf, 1990; Satir, 1988). This suggests that these theories are not necessarily mutually exclusive. Although certain approaches may differ to some extent, there appear to be many commonalities when the models are used to interpret such transitions in human development as retirement.

A different approach to the process of retirement was offered by Atchley (1975). Atchley identified seven stages in the process, beginning with

what he termed the 'early pre-retirement' stage. He suggested that this stage takes place in middle age, when retirement seems distant. As workers see retirement as imminent and, perhaps, begin to plan for it, they approach the 'near pre-retirement' stage. They may gradually withdraw from work activities or work only part-time. Atchley's next stage is the 'honeymoon' period, when the newly retired enjoy their freedom and perhaps fantasize about what they will do with their time. This stage may be followed by a period of 'disenchantment' when boredom and depression can set in. Atchley suggested that such negative feelings are frequently triggered by ill health or financial problems. The fifth stage comprises of a period of 'reorientation,' when the retirees may seek help in planning for the future. Atchley's stage of 'stability' then follows, in which the retirees make plans and adjustments, leading finally to the seventh stage. This stage, 'termination' of the retired role, occurs with death, invalidism or entry into a new career, which may either be a leisure involvement or paid work, stated Atchley. Atchley's (1977) model therefore differs from many others in that it highlights the development of stages in the retirement process from pre-retirement to the end of the retirement period.

Sussman's (1972) stage process is similar but it also adds another perspective on the retirement process. In his 'option-maintenance' model of

retirement, he identified the criteria of a successful retirement as being self-respect and social responsibility. He suggested that the fulfillment of these needs is critical in order to adapt successfully to the new role. He claimed that the most successful retirees were those with the most choices, are most aware of their range of choices, and are best able to match choices with their needs and capabilities. Sussman identified the critical elements which he believed contribute to the maintenance and the exercise of options. He organized them into a model of the retirement process; a process which, he suggested, begins well before the cessation of work and continues until death. Sussman emphasized the powerful influence of the retiree's support systems on his/her options during retirement, including friendship groups, the kinship network, the marital and work systems, and voluntary organizations. From this option-maintenance perspective, the options open to individuals during retirement - and their abilities to make use of these options - are determined by the interplay of the variables of self-respect and social support.

Despite this emphasis on the importance of social support, more recent research suggests that individuals have a tendency to withdraw both from social contacts and from general activity during periods of transition, such as retirement (e.g., Hazel and Deimling, 1984; Kraus and Markides, 1990). Some findings imply that this 'disengagement' is both inevitable and universal

(Williamson et al, 1992). Indeed, disengagement theory assumes that the best response in retirement is to make a complete break from the social structure of the workplace. The role of social support in retirement will be discussed, in more detail, later in the literature review.

Whilst some theorists focus on the nature of the influence of the retiree's support systems on his/her adaptation to retirement (e.g., Sussman, 1972; Hazel and Deimling, 1984), others place more emphasis on the types of new activities in which retirees engage during the retirement period (e.g., Havinghurst, Munnichs, Neugarten and Thomae, 1970). Activity, or substitution theory proposes that retirees experience a sense of loss in retirement and adapt to the loss by substituting something else for the absence of the previous work: they engage in activities that alleviate the impact of the loss. Havinghurst et al., (1970) suggested that innovation and adaptation characterize individuals of retirement age and, although not all retirees are able to make this kind of response, most find new activities in order to maintain their self-image.

Different theorists have, therefore, offered a variety of perspectives on the central variables which contribute towards an individual's successful retirement experience. The preliminary study of Newfoundland's early-retired educators, and their experiences in retirement, will seek to identify the

influence of many of these key variables on educators' satisfaction with retirement.

Empirical Studies on Adjustment to Retirement

There is much social/gerontological research on retirement, in the literature, and on its many social-psychological implications for retirees. Many such studies have addressed the relationship between retirement and life satisfaction (e.g., Thompson, Streib and Kosa, 1960; Friedman and Orbach, 1974; Palmore and Kluett, 1977; Barfield and Morgan, 1978; Elwell and Maltbie-Crannel, 1981; Beck, 1982; Ogilvie, 1987). The majority of these studies have focused on male workers' adjustment to retirement since, traditionally, retirement has been largely a male phenomenon. However, more recently, retirement has become an increasingly important issue for women (Erdner and Guy, 1990).

Other studies have tended to categorize retirees according to adjustment in retirement or by activity level. For example, The Americana Health Care Corporation's study on Aging in America (1980) divided its sample into three groups. The 'enjoyers' (27% of the sample) were usually in good health and successfully coping with retirement. The 'survivors' (53%) were categorized as reasonably successful copers. The 'casualties' (20%) were usually female,

in poor health with low incomes and were not coping successfully in retirement.

Similarly, Walker, Kimmell and Price (1981) divided their sample into four groups: the 'rocking chair' group (44%), who were voluntarily retired, generally healthy, and reasonably content with their activities; the 'reorganizer' group (24%) who were also voluntarily retired, healthier, more financially secure, and who looked forward to beginning a new pattern of activities; the 'holding-on' group (19%) who continued to work for pay; and the 'dissatisfied' group (13%) who were not working, had little retirement satisfaction and whose income and health were relatively poor.

Studies such as these suggest that teaching specific retirement lifestyles to pre-retirees may be a useful pre-retirement counselling activity. Furthermore, if Michael Kompf's (1991) assumption is adopted, i.e., that retirees experience a subjectively-interpreted, dynamic construction of retirement, then the learning of specific retirement lifestyles prior to retirement may assist retirees in developing a system of constructs which focus appropriately on effective retirement lifestyles.

Studies focusing on the decision to retire early from work and the level of satisfaction after early retirement are scarce. In the absence of such research, it seems appropriate to examine the extensive literature on

retirement, in general, to determine what factors might have significance for early retirement; and what factors might effect both the decision to retire early and the subsequent quality of retirement. In this literature review specific variables will be considered, focusing initially on the significance of health.

The Role of Health in the Decision to Retire and in the Quality of the Retirement Experience

Almost all analyses that have incorporated a health variable have found some measure of poor health to be related to earlier retirement (e.g., Borus, Parnes, Sandell and Seidmann, 1989; Spreitzer, Schneider and Larson, 1980). Markides and Cooper (1988) stated that, until recently, poor health was practically the only reason for an early retirement, a large proportion of early retirees having substantial health problems. Data from a study by Greene et al. (1969) indicated that the health status of workers is an important consideration but not the major reason cited for deciding to retire early. Their study suggested that the health of early retirees tends to improve after retirement. Similarly, research by Palmore, Burchett, Fillenbaum, George and Wallman (1985) summarized findings of seven significant longitudinal studies of retirement and concluded that not only was health merely one of many factors involved in the retirement decision but also that health showed no

decline as a result of retirement. This refuted the conventional belief that health deteriorates after retirement. However, a large scale study by Bosse, Aldwin, Levensen and Ekerdt (1987) concluded that retirees reported more psychological symptoms than workers, even when physical health factors were taken into account.

Most studies have drawn conclusions about the general health of retirees from self-ratings of health. Although some researchers have questioned the validity of such self-ratings, a large Canadian study provided considerable reassurance for this approach by demonstrating that the best predictor of actual health status was the individual's self-perception of their health (Mossey and Shapiro, 1982). Wells and Freer (1990) referred to the work of Havinghurst et al (1970) which produced evidence that any situation subjectively perceived by the individual becomes a good predictor of that situation. In his review of studies of subjective well being, Ogilvie (1987) proposed that health status continues to be a leading covariate of life satisfaction ratings; socioeconomic factors also show a consistent relationship with subjective well-being, as do family relationships, participation in leisure activities and marital status. These factors are discussed in further detail throughout this review of the literature.

The Significance of Financial Circumstances

Financial considerations, along with health, are considered to be a major factor for many in relation to the decision to retire. This was highlighted in a study by McGoldrick and Cooper (1988) which focused on 120 early retirees. All subjects in their sample of English male retirees had left their former company with early retirement terms arranged, either in the form of pension arrangements and/or severance payments. For the majority, the availability of financial inducements coupled with the state of their own savings, were major considerations in their decision to retire.

Individuals have been found to take a range of financial considerations into account when making the decision to retire. For some retirees, these factors have included having fewer dependants and greater economic assets (e.g., Barfield and Morgan, 1969; Parnes and Nestle, 1975, 1981; Schmitt, Coyte, Rauschenberger and White, 1979). However, it is the benefits provided by special early retirement options and by pension eligibility that provide the main evidence for the role of financial factors in the retirement decision (Barfield and Morgan, 1969, 1978; McGoldrick and Cooper, 1988).

Furthermore, once the individual has retired, the level of income may be a major factor in determining the kind of lifestyle which can be pursued by the retiree and income is among the dimensions that appear to be involved in a

positive retirement transition (Schmitt and McCune, 1981; Spreizer, Snyder and Larson, 1980; Ogilvie, 1987). In his book **'The Other Side of Growing Older,'** Brown (1980) also provides research evidence to demonstrate that, on retirement, individuals with a good salary fare better than those who do not. Morse and Gray's (1982) research on retirees indicated that one of the principal reasons for retirees' expectations of retirement not being met is lessened income: only a minority reported enjoying more income than they had anticipated prior to retirement. Similar findings were reported by Johnson and Williamson (1980) who concluded that problems in retirement for many people appear to stem from a lack of adequate income, health problems, and, to a lesser extent, to the lack of good friends or family members with whom to maintain meaningful social activity.

Social Support in Retirement

The general concept of social support, as it relates to health and life satisfaction, has been approached from a variety of different perspectives. It was not until the 1970s before a significant number of studies documented the association between social relationships and health in a variety of settings, with different population groups, and with various measures of health and well-being (Markides and Cooper, 1990). Since the 1970s, most research has

focused on social support as having an indirect influence on stress as it mediates the effect of other stress-inducing experiences. As Krause (1990) suggested, this "stress buffering" hypothesis, regarding the role of social support, has taken a variety of forms, of which the moderating model has proved most common. Hobfoll and Vaux (1993) suggested that social support is "a valuable social commodity, and those who are endowed with social support are better off in most instances than those who are not" (p. 173). In his analysis of the nature of social support, Vaux (1988) identified three social support constructs:

- (a) Supportive network resources that are available and that provide an element of stability. Such resources could be called upon on an 'as needed' basis.
- (b) Supportive behavior, which is "an exchange of resources between at least two individuals perceived by the provider or the recipient to be intended to enhance the well-being of the recipient" (p. 177).
- (c) Subjective appraisals of support: a subjective evaluation of another's support in terms of the relationship and the behavior. It is perhaps this construct that is most meaningful given that an individual's perception of the extent to which support is available and/or received may be quite different from another's perception.

Social support may, therefore, be viewed as the process of interactions between people and their social networks, within the context of their environment (Vaux, 1988). Hobfoll and Vaux (1993) proposed that the benefits of social support networks appear most valuable and detectable when stressors involve life transitions and role exploration, as in retirement. Furthermore, close, confiding, reciprocal and complex network relationships have been linked to more supportive behavior, more positive support appraisals, less loneliness and greater life satisfaction (Vaux and Wood, 1987).

It seems, therefore, that social support has been seen as a multi-dimensional concept. Most researchers have included, in their conceptualizations, components of (a) emotional support, which imparts a sense of belonging (Krause and Markides, 1990); (b) tangible help; and (c) informational support. However, it is with mental health and psychological well-being measures that social support has shown its greatest association (George, 1990). She noted that the literature was beginning to document how specific types of support can buffer specific stressors. For example, emotional supports may buffer the effects of bereavement whereas instrumental supports may buffer material deficits (George, 1990).

The actual measurement of social support has proved to be a complex task. Krause and Markides (1990) recently developed a survey instrument to

measure the amount of social support received on many of the dimensions mentioned above. They sampled 351 adults (aged 65 years and older) and presented evidence that all three types of social support--emotional, tangible and informational--as well as respondent satisfaction with support, can serve to buffer the impact of a sudden loss. The development of this instrument by Krause and Markides may prove helpful, since there appear to have been difficulties with the measurement and objectification of social support in previous research (Thoits, 1982).

Available measures of social support in retired populations have tended to be limited to information on marital status, household composition and participation in organizations such as churches and clubs (Krause, 1990). These measures have generally failed to acknowledge the extent to which support is actually received. Thus many authors have had difficulty identifying the extent to which social supports are effective in buffering the effects of stressful transitions (e.g., Turner, Frankel and Lewin, 1983). Further, Wheaton (1991) argued that if it is an individual's prior role circumstances which largely determine the impact of an event such as retirement, then it is futile to look for factors--such as social support--which modify the impact of the "stressor" once it occurs.

Despite concerns about the nature of social support, the complexity of measuring it; and its relevance in determining the impact of a transition on an individual, social support has continued to be identified as an important factor, not only because it is believed to be a link to mental and physical health, but also because the establishment and maintenance of close social ties is considered to be an important aspect of well-being (Cohen and Wills, 1985). For example, intimate relationships have been found to play a key role in social support (Reiss, 1990) and would be more likely to provide high quality support in terms of responsiveness, motivation to help and provision of appropriate help (Vaux, 1988). Likewise, Ogilvie (1987) stated that close family relationships continue to be a leading covariate of life satisfaction ratings, as does marital status. Retirees who are married tend to be more satisfied than those who are single, separated, divorced, or widowed (McGoldrick and Cooper, 1988). Szinovacz, Ekerdt and Vinick (1992) also highlighted the impact of marriage on the structure of, and satisfaction with everyday life of retirees.

It seems, then, that any study of the nature of the experiences of retirees must include an investigation of the social support available to the individuals, rather than viewing these retirees independent of their social network.

Relocation from a Social Support Perspective

Building friendships and social networks can take many years and the older individuals are, the longer the links tend to be with friends and family. It has been suggested, therefore, that relocation after retirement can result in a feeling of dislocation or loss, especially if family gatherings or socializing with friends were a big feature in an individual's life (Williamson et al., 1992). It is no surprise, then, that residential relocation is a transition point that has been studied from a social stress perspective. Baglioni (1990) provides a comprehensive review of the literature on residential relocation as it relates to negative health outcomes. He concluded that it is difficult to separate the effect of relocation from that of other factors. Further, he claimed that the health consequences of relocation appear to have been dependent on a number of other characteristics of the individual and of his/her environment. Baglioni concluded that, as with other areas of research, the association between relocation and health has proved to be complex. The extent to which early-retired educators in Newfoundland have relocated since their retirement date will be addressed in this research.

Personality Characteristics and Retirement

Personal qualities found to contribute to satisfaction in retirement include flexibility, farsightedness, the ability to adapt and possession of good problem-solving skills (Williamson et al., 1992). It has been suggested that individuals with a positive attitude towards retirement tend to adapt more rapidly after they retire (Howard et al., 1982). Similarly, having an internal locus of control may be critical during this period (Schlossberg, Troll and Leibowitz, 1978). The construct of locus of control, which was derived from Rotter's (1966) social learning theory, seems to have had a substantial impact on aging research. Lowenthal and her associates (1975) proposed that individuals' sense of control over their retirement was related to having a positive attitude towards the impending transition and to planning for it. Their study revealed that men were more likely than women to feel in control of their retirement and were more likely to make realistic appraisals of their skills, talents, options and possible problems. It has been argued, though, that the types of coping mechanisms which individuals characteristically choose are, in part, reflections of their personality traits (McCrae and Costa, 1986). So, individuals may 'choose' different coping mechanisms and, as we have found, may differ widely in their need for social support. Therefore, studying the beneficial effects of support networks on those retirees who are more

negatively affected by retirement would seem more fruitful than studying average effects in the general population.

Planning and Retirement

Comrie (1985) suggested that planning for retirement has been left, more often than not, up to individuals who are often unprepared for the changes that will occur as they leave their workplace for the last time. Individuals cannot wait until retirement to acquire interests, hobbies and friends (Schuessler, 1981), yet many individuals do not plan for retirement at all (Kragie, Gerstein and Lichtman, 1989). These observations about an overall lack of preparation for retirement are typical of the available literature on the relationship between planning and retirement. Research indicates that the earlier individuals plan and the more individuals prepare in advance for retirement, the more successful the transition and the more successful the lifestyle (Brenner and Linnell, 1976). These research findings may have important implications for early retirees: when a person has planned for retirement at age sixty and decides to retire early (at fifty years, for example) it lessens the time available for planning and preparation.

Despite her small sample of 50 retirees, Atton (1985) concluded that adjustment to retirement could be made easier if individuals were to establish

goals for retirement and then achieve them. Similarly, Greene et al. (1969) reported a significant relationship between making plans for retirement and retirement adjustment scores. In their study, individuals who had many plans scored high on adjustment, meaning that they perceived themselves to be adjusting well to retirement. Further, individuals who looked forward to retirement with favourable anticipation were more likely to make plans than those who were indifferent to, or disliked the idea of retiring.

Educational attainment may also relate to making plans for retirement (Pyron, Manion and Winklevoos, 1969). In their study of over 1000 early retirees throughout the United States, Greene et al. (1969) found that 78% of those respondents who had some college education made plans for their retirement whereas less than 50% of the grade school group made plans. In a study by Fillenbaum (1971) only 28% of his sample of pre-retirees had made any plans for retirement. Fillenbaum concluded that, whereas thinking about retirement is found to be inversely related to education, planning for retirement is positively related to both educational level and occupational status. Findings such as these have been obtained consistently in several surveys spanning 40 years of literature, beginning in the 1950s (Cyr and Coons, 1990). It could thus be expected that within this study's sample of retired educators there would be a high percentage of 'planners.'

Retirement and Recreation

The availability of unstructured leisure time in retirement has been viewed as a problem, particularly by sociologists who have emphasized the importance of work to life satisfaction (Shanas, 1972). For some retirees, increased leisure time may bring a certain contented idleness, whereas, for others, the inadequate use of leisure time can bring anxiety, frustration and other problems when it becomes the void left by work (Herr and Cramer, 1991). George Bernard Shaw (1916) wrote succinctly "The secret of being miserable is to have the leisure time to worry whether you're happy or not" (p. 49). Leisure has thus often been thought of as a residue, or a 'left-over' experience when other, more meaningful activities have been accomplished. Alternatively, Wilson (1981) suggested that leisure should be regarded as an active rather than a passive process, requiring planning, involvement and immersion. This seems appropriate, given that staying active in retirement is one more factor that appears to be involved in a positive transition (e.g., Rockwell, Hood and Lee, 1980; Howard et al., 1982). Other studies (e.g., Ragheb and Griffith, 1982) have found that higher frequency of participation in leisure activities provides higher life satisfaction.

Russell (1987) argued, however, that it is not so much the frequency of participation in recreation activities in retirement that is of significance, but

more so the satisfaction with recreation activities that has a significant and positive relationship to life satisfaction. She contended that the research into activity levels in retirement has not been consistent and that the interrelationships between recreation variables and life satisfaction in older adults are complex and methodologically problematic. Russell conducted her own study of 210 residents, aged sixty years and over, in six residential retirement centres in Central Indiana, USA, all of whom were retired from full-time employment. Her findings were consistent with many others in the literature--that satisfaction with retirement activities is a positive contributor to life satisfaction in retirement when relatively compared to variables of gender, age, marital status, annual income, self-rated health, religiosity, retirement choice, and mobility. Thus the value of a leisure activity seems to be more determined by its satisfaction to the retiree rather than its frequency of engagement.

In an extensive review of 80 studies on the potential of regular exercise in promoting psychological and emotional well-being, Leith (1990) concluded that the current literature reveals a positive trend in the use of exercise as a psychological therapeutic tool. The author reported that only 54% of the studies he reviewed actually documented fitness gains and that without confirmation that changes in fitness had occurred, it was difficult to infer

causality between exercise and the psychological construct under consideration. Although Leith suggested further research to clarify the relationship, his conclusion seems highly relevant in the context of participation in leisure activities. It is meaningful participation which seems to be the critical variable in promoting psychological well-being, for most individuals, whether or not there is an actual change in fitness. The idea that retirees want meaningful activity thus may be supported.

Exercising is, however, just one type of recreation activity which may be chosen by retirees. Havinghurst et al. (1970) reported that there appear to be different styles of activity in retirement. Their study of teachers and steelworkers in six countries suggested that the particular culture in which an individual resides may interact with their occupation to produce a specific retirement activity pattern. For example, American interviewees appeared to spend their retirement in ways that were related to the expectations that had been held for them in their pre-retirement work: retired teachers were involved in activities that required more initiative and autonomy than were retired steelworkers.

It would appear that any preparation for retirement should include the planning of activities, not just for the sake of activity, but more for the satisfaction which the activities can provide. This would be particularly

appropriate for those retirees who may find themselves struggling to fill the void left by work.

The Meaning of Work--Before and After Retirement

One method of approaching the potential problem that retirement may present is to determine the meaning of paid work to individuals. As Johnson and Williamson (1980) stated, "The idea of working is oppressive to some people; the idea of retiring is oppressive to others" (p. 61). It can be argued that work provides far more than mere financial security for the individual. Although various cultures place different values on the role of work, in most cultures work has much greater significance than earning an income (McGoldrick, 1990; Triandis, 1973). For some individuals, occupational status is seen as his or her major source of identity, both in the work setting and in the non-work domain. Employment can also structure an individual's time, can provide contacts outside the family, can contribute to personal identity, can enable a person to remain active, and can satisfy a variety of needs for belonging and self-esteem (Herr and Cramer, 1992). McGoldrick (1990) believed that from work status comes self-image, self-respect, a feeling of making a useful contribution, and a place in the social system. On retiring,

the individual leaves the work environment, where he/she has developed such status and identity.

Although the issue of loss of identity has been popular in the literature, Glamser (1976) proposed that social scientists who place emphasis on the loss of self-identity in retirement because of the loss of the work role may be reflecting, at least in part, their own more advantaged employment positions. Glamser maintained that once economic security is possible, the importance of the work role seems to be lessened for many retirees. Likewise, Johnson and Williamson (1980) proposed that economic security overrides the importance of the loss of work for many people. Atchley (1976) reported that less than 1/3 of retirees have difficulty adjusting to retirement and that only about 7% of these have problems because they miss their work: the rest are affected by difficulties due to financial limitations and health problems. Although there is obviously much debate about the importance of loss of work to retirees it appears that at least some individuals will have difficulty adjusting to the loss of certain aspects of the work role. Friedman and Havinghurst (1954) reported that work provides an opportunity to be useful, to associate with others, to fill time, to gain respect, and to find intrinsic enjoyment. Given these characteristics of the meaning of work, it is not surprising that

retirement, or the thought of retirement, may be oppressive to some people, as Johnson and Williamson (1980) suggested.

The sense of loss in the retirement transition is a concept much discussed yet little researched. Brown (1989) maintained that even when the conditions for adjustment are good for the retiree, there is a period of mourning which is the result of loss of status and the sense of finality related to retirement. Although it is unclear from Brown's work the extent to which this sense of loss or mourning was experienced by individuals in his sample of retired educators, he does talk of the teachers' "loss of status," "identity confusion" and of "filling the void" (p. 132).

It seems that most research relating loss of work to emotional distress has centred around unemployment rather than retirement per se. Reactions to unemployment have included optimism, anger and despair (Levine, 1979); loss, sadness, resentment and anger (Hurst and Shepherd, 1986) and shock, confusion, helplessness, anxiety, fear and depression (Janoff-Bulman and Frieze, 1983). Unemployment has also been linked in its impact and stages to Kübler-Ross' (1969) work on grief. Although her work was originally associated with loss of a loved one, Kübler-Ross' grief process of stages of denial, anger, bargaining, depression, and acceptance has become synonymous with many forms of loss, including relationships (e.g., in divorce); work (e.g.,

retirement or unemployment); personal possessions (e.g., by fire); and trauma (e.g. loss of 'normal' childhood development as a result of child sexual abuse). Schlossberg (1981) frequently related retirement to emotional distress and a sense of loss, yet retirement may not necessarily mean the end of working life for many retirees receiving pension plans.

Many studies suggest that a substantial portion of retirees continue to work in retirement (Bradford, 1979; Morse, Dutka and Gray, 1983; McGoldrick and Cooper, 1988; Williamson, Rinehart and Blank, 1992). In fact, between a quarter and a half of retirees may find work after retirement and often this work may be of lower status than their former employment (Palmore et al., 1985). Furthermore, retirement can also be the beginning of a new career. The reward from a new career need not be money it can be satisfaction, self-affirmation and achievement of meaningful goals (Bradford, 1979).

The concept of retired educators returning to the education system as volunteers has been the source of much interest for Kompf and his colleagues at Brock University, Ontario (e.g., Kompf and Dworet, 1988; Kompf 1991; and Brown, 1989). In Kompf and Dworet's (1988) study of volunteer use in schools, the recruitment of expert volunteers was seen as desirable by 56% of schools and 13% of these schools had such a programme in place. Expert

status was defined by certification and experience. Volunteer roles included teacher training and supervision; teacher orientation; special assistance for exceptional students; tutoring; and administrative assistance. The advantages of the use of "expert" volunteers are perceived by the authors to be twofold: a) to promote improved learning and teaching conditions for all involved, and b) to allow retired teachers to remain active, valued members of society. Brown (1989) proposed further advantages of such work to retired teachers. The advantages include easier adjustment by teachers to full-time retirement; working with children but with less environmental and institutional stress; continued contact with peers and colleagues; and feelings of competency and appreciation afforded by the provision of a worthwhile service. Brown's study investigated the feasibility of developing a programme whereby retired teacher could be encouraged to act as mentors to new inexperienced teachers and to volunteer their time to help out in classrooms. Brown believed that this type of programme could be highly beneficial to retiring and retired teachers. Three out of the eight subjects in his study (four retirees; four within five years of retirement) expressed interest in volunteering in school in some capacity. A smaller portion of Kompf's sample of retired teachers (approximately 10%) expressed interest in volunteering in schools.

In all provinces in Canada must be large numbers of retired educators possessing a high level of expertise. To utilize their practical knowledge of teaching would seem to benefit schools, students and retirees alike. However, with shifting demographics in the teaching and student populations both intraprovincially and interprovincially, it seems that the feasibility of recruiting retired teachers as volunteers could be controversial especially in provinces, such as Newfoundland, where teacher unemployment is high. Because of this concern, Kompf and Dworet (1988) proposed that programmes utilizing the expertise of retired educators should be designed so as to avoid affecting paid positions in any school system.

The extent to which Newfoundland's early-retired educators are working in retirement is, thus far, unexplored, as is the extent to which they are returning to work within the school system either in the capacity of volunteer or paid worker. Neither is it known the extent to which the wish for a complete career change is a key factor in the decision to retire. American research by Ellis and Frey (1983) revealed that a motivating factor for 15% of teachers taking early retirement in Illinois was a desire to change careers. We might anticipate, then, that a portion of Newfoundland's early retired educators may hope for and/or have found work in retirement. Ellis and Frey's research also revealed, however, that the desire to change careers was only the fourth-

ranked factor as rated by individuals in their sample. The primary motivating factor for early retirement was teacher burnout, which was cited by 46% of the retirees.

Stress and the Education System

The human service industries in general and the teaching profession specifically are reported to be high risk areas for stress (Kinnear, 1992). Ellis and Frey's recent study (1983) highlighted the overwhelming sense of disillusionment and futility felt by many individuals within the educational structure in public schools. This relationship between teaching and stress has aroused much interest in recent years and many studies on teachers' health have used stress and burnout as their prime focus (Jevne and Zingle, 1990). The concept of stress has been defined and operationalized in a variety of ways, but traditionally in terms of life events. More recently it has been defined in terms of the relationship between a "person and his or her environment that is appraised by the person as relevant to his or her well-being and in which the person's resources are taxed or exceeded (Folkman and Lazarus, 1985, p. 216).

The reasons why teachers are especially vulnerable to potentially harmful stress and burnout levels are complex, although it seems to originate

from the continual giving of personal consideration and commitment whilst reaping little reward (Cole and Walker, 1990). There also may be conflicts inherent in the duties performed by most educators, making role definition difficult (Greenberg, 1984). Greenberg discussed the various roles teachers play in the course of a day and the levels of decision that have to be made with few guidelines and very little instruction offered on how and when to use discretionary judgement. Similarly, Jevne and Zingle (1989) mention the formidable task of the teacher, who is expected to be , "in loco parentis, a social worker, a mentor, a counsellor, a community leader and many other roles for which he or she is variably prepared" (p. i). Postman (1979) argued that the curriculum in the USA is a source of distress for educators who may feel a sense of failure and frustration when unable to attain the goals set out in a complex school curriculum. Brown (1989) suggested that the Canadian education system is similarly guilty with its complex variety of social problems and associated teacher responsibilities within the schools.

The administrative aspect of the education system has also been identified as a major source of stress (Greenberg, 1984). Some of the areas of stress which relate directly to administration are defined by Greenberg as poor role definition, lack of recognition, assignment to too many meetings, and generally the frustrations and lack of support brought on by bureaucratic

institutions. Phelps (1977) suggested that much of the stress in education is blamed on administrators and administrative functions.

Chronic stress can lead to burnout (Freudenberger, 1980), a condition which includes feelings of helplessness and fatigue. As one of the leading figures in burnout, Freudenberger believed that:

unless the helping profession worker remains aware of his limitations as a human being he will burn out. And once he does, the conditions of the job will speed him on his way. If, as is common, the rest of the staff is harried and busy, they can't be counted on to supply an occasional compliment or the kind of morale boosting that could help. (p. 67)

Studies from England indicate that 'burned-out' teachers partially account for the increase in the number of teachers taking early retirement through ill-health (Owen, 1984), cited in Martin and Cole (1990). Ellis and Frey's study (1983) revealed that the major motivating factors for early educator retirement were teacher burnout (46% of retirees) and a desire to stop working (30%). These figures were supported by qualitative information from retirees which indicated that they were having problems with the wide-ranging curriculum, discipline of students, feelings of powerlessness, excessive amounts of paperwork and the quality of leadership.

In a study of teacher health in Alberta, researchers found that healthy teachers and those teachers on long-term disability agreed on the demanding

nature of teaching. The teachers had been experiencing demands over which they personally had little control. Such demands accentuated the negative impact of an already challenging work environment (Jevne and Zingle, 1989). A further conclusion drawn from this research was that issues relating to teacher health should not focus only on the teacher him or herself, i.e., health issues also involve the family, the school, the school district, and the teacher training institutions, amongst other role players. Jevne and Zingle argued that an acceptance of the systemic approach is the only way to move forward, to resolve difficulties, and to resolve issues at the many levels of the education system.

Taking this conclusion a step further and building on the literature reviewed thus far, it could be argued that a systemic approach to educator retirement would be highly effective, especially if recognition is given to the significance of retirement as a social process rather than the more traditional concept of retirement as single life-event having an impact only on the individual worker. In the area of pre-retirement planning, at least, there seems to be a positive movement towards an appreciation of the roles of those involved in the retirement social system, including the role of the employer, the employee, the employee's family as well as his or her environment. There is also general agreement that spousal participation in pre-retirement planning

is important because of the potential impact one partner's retirement has on the other (Cyr and Coons, 1990).

Pre-Retirement Planning Programmes

Retirement can be one of the most unsettling career changes an individual will face, yet many workers approach retirement feeling ill-prepared for such a change (Cyr and Coons, 1990). The desirability of pre-retirement planning, therefore, has become increasingly recognized among employers, educators and gerontologists. The purpose of retirement planning is to assist a person develop the skills necessary to deal with the retirement experience. One assumption of pre-retirement programmes is that adjustment is more likely to be successful if counselling and training inspire potential retirees to draw up plans for using their leisure time more meaningfully (Cyr and Coons, 1990) and that a worthwhile and interesting retirement takes planning (Schuessler, 1981).

In the literature, retirement preparation is presented under a variety of different headings, including 'pre-retirement education,' 'retirement planning, and 'preparation for retirement.' Bradford (1979), reported that an increasing number of companies were providing preparation for retirement programmes (or PREPS). More recently, Herr and Cramer (1992) estimated that about half

of all large corporations in the USA offer PREPS: the recent increase in PREPS has been attributed to a variety of factors. Nusberg (1984) noted the impact of such factors as the aging population; the acknowledgement that retirement is a process rather than an event; that early withdrawal by many older workers from the labour force is an increasing trend; that there is increased availability of expertise with which to offer PREPS; that national and international conferences have promoted attention to PREPS; and that recommendations regarding PREPS have been made by such large, respected organizations as the United Nations (Nusberg, 1984).

Formal PREPS have attempted to facilitate adjustment to retirement by:

- a) increasing employees' awareness of the opportunities and problems that may be encountered in retirement, b) assisting employees in the development of skills with which to maximize the opportunities and minimize the problems,
- c) providing information on financial matters, health issues, legal-social-housing-matters along with a variety of concerns related to daily living and
- d) identifying opportunities for both work and leisure activities. More recently, a fifth factor in the preparation process has been spousal involvement in PREPS.

Despite the increase in PREPS, there has been little rigorous research to evaluate the programmes. Some of the careful evaluations have shown few

significant longitudinal differences between those retirees who have attended PREPS and those who have not (Glamser, 1981), although, in the short term, there may be significant differences in favour of preparation groups (Morrow, 1981). Research by Kamouri and Cavanaugh (1986), however, has provided evidence that PREPS can be effective in heightening potential retirees awareness of the issues of planning for retirement, acquiring information about aspects of retirement, and participating in retirement roles. Although longitudinal evaluations of programme effectiveness have been limited, a review of programme components has recently been prepared for Health and Welfare Canada by Cyr and Coons (1990). The authors drew conclusions about recent PREP trends, gleaned from their use of an extensive collection of data on PREPS in the USA and Canada.

Cyr and Coons suggested that spousal participation in PREPS is important, and that there is general agreement from PREP planners on this issue, due to the impact of changes in one spouse's lifestyle on the other. They noted a growing trend towards utilizing a group structure of PREPS rather than preparation of individuals. Advantages of the group structure included savings of time and money for organizers; sharing of retirees' attitudes towards retirement with possible inspiration for those negatively anticipating retirement; and participants' sharing of retirement issues beyond

the time limits of organized PREP sessions. The most effective PREPS used a variety of delivery modes with which to disseminate information (Nusberg, 1984). These included lectures by guest-speakers, group discussions, reading materials and individual counselling. The choice of PREP format has been found to depend on resources, staff, and number of participants.

Most PREPS are offered within the last five years before normal retirement age, the majority of which are held within two to three years of retirement (Cyr and Coons, 1990). Nusberg (1984) supported other researchers in his claim that such timing is too late for major attitudinal and/or behavioral changes, especially with respect to financial planning. Dewer (1981) suggested that the closer an organization moves towards an employee's retirement date, the less effective the planning. It seems that there is now more of an awareness that retirement planning should be a process which is an integrated and on-going part of life planning. Cyr and Coons therefore recommended that information about the various aspects of retirement should be provided sequentially so that employees can make plans with enough time to fulfill such plans. Realistically, however, individuals may vary in their readiness for such planning and in their interest in their future retirement. Furthermore, Cyr and Coons' review suggests that the individuals who may need pre-retirement planning sessions most are least likely to attend.

The most common length of PREPS reported by Cyr and Coons was 14-16 hours concentrated into one or two days. Actual lengths varied from a few hours within one day to several hours spread over months or years. Again, there seems to be little research to examine either the appropriateness of PREP length, or the most appropriate setting for the PREP. Cyr and Coons' research indicates there is a general consensus that PREPS should be offered a) at a setting other than the workplace, b) during work hours and c) with attendance being calculated as paid time (Nusberg, 1984). Advantages of this approach may be seen as: encouraging employee participation; reinforcing the importance of pre-retirement planning; and enhancing the employers' image because the employer is seen to be concerned with the employees' future wellbeing.

Cyr and Coon's data was gleaned from a comprehensive collection of reference sources. The Newfoundland and Labrador Teachers' Association PREP incorporates many of the components recommended and utilized by much of Cyr and Coons' sample. The NLTA's Pre-Retirement Seminars are offered to teachers who plan to retire within the next two school years. The sessions are two days in duration. Leave for two days, with pay, to attend the pre-retirement seminar is provided within the Collective Agreement. Seminar agendas include preparing for retirement, financial planning, legal planning,

information about the Retired Teachers' Association, and Old Age Security. Elements of retirement planning are also communicated through use of the NLTA Bulletin, information sheets and special publications, which are provided as part of an ongoing programme of pre-retirement counselling. The pre-retirement seminars are held in a variety of locations around the province of Newfoundland; all are held at settings away from the immediate work environment. Teachers' spouses are invited to attend, and the service includes school board members and their spouses. Whilst the NLTA does conduct an evaluation of its pre-retirement seminars, at the time at which the seminars are conducted, there seems to have been little long-term follow-up of the effectiveness of the seminars.

The following study of retired educators aimed to glean such information from its sample. Two research issues of interest were a) the manner in which individuals went about making plans for their retirement and b) the sources of information drawn upon for such planning. Cyr and Coons (1990) reported that, based on over two dozen studies in which topics for PREP discussion were rated in importance by retirees, finances were always rated as the most important. The authors stated that many topics in addition to finance should be considered as content material for PREPS, including psychological aspects (e.g., family relationships). The items within the

NLTA's pre-retirement seminars are heavily biased towards the financial planning aspect of retirement. This research sought to identify whether retired educators, in retrospect, also identified financial planning as the key element of a PREP. It was hoped that the information may assist the NLTA in the future development of PREPs for educators.

Summary of Literature Review

The trend from mandatory to flexible retirement has been praised in the literature and there is now consistent evidence that voluntary, flexible retirement is positively associated with life satisfaction (Brown, 1989). In response to the more recent shift towards a more flexible approach to retirement, an increasing number of organizations in North America, the United Kingdom, and Western Europe have begun to introduce early retirement schemes for their employees (McGoldrick and Cooper, 1988). However, there is little research addressed specifically to early retirement, particularly in respect to the experience and satisfaction of those who retire. Most of the available research has originated from the United States. Much of the research has focused on the significance of financial considerations and the role of health both in the decision to retire and the post-retirement years.

Until recently poor health was considered to be the only reason for early retirement. Many older studies seem to show retirement itself as having negative effects on health, in that individuals who had to retire because they were ill were more likely to remain ill and/or die sooner than those whose health did not push them to end their employment (Williamson et al., 1992).

Due to the changing circumstances under which early retirement can occur, other factors have since been afforded more attention by researchers. These factors include the early retirement incentives offered by organizations, levels of inducement received by employees, age of retirement, retirees' personal characteristics, and future work and/or leisure possibilities available to retirees. There is strong evidence of the association between the decision to retire and financial factors: it is the benefits provided by special early retirement options and by pension eligibility that provide the main financial incentives to retire (e.g., McGoldrick and Cooper, 1988).

The issues of teacher stress and burnout have been the focus of many recent studies on teacher health (e.g., Zevne and Zingle, 1990). In one of the few studies on the well-being of retired teachers, Ellis and Frey (1983) determined that the major motivating factor for early teacher retirement was teacher burnout. Owen (1984) suggested that many of the teachers taking early retirement through ill-health were doing so due to burnout. The desire

to change careers was ranked fourth by Ellis and Frey's (1983) sample of retired teachers and it seems that many teachers had alternate vocations planned out prior to retiring from the education system. This type of planning has been found to assist in the adjustment to retirement (e.g., Greene et al., 1969) and research indicates that the more individuals prepare and plan for retirement, the more successful the transition and the associated lifestyle in retirement (Brenner and Linnell, 1976).

Specific evidence regarding satisfaction after early retirement is scarce, although recent research in the United Kingdom and United States suggests that most early retirees are satisfied with their decision to retire and with their new retired status (e.g., Morse, Dutka and Gray, 1980; McGoldrick and Cooper, 1986). Successful retirement may involve other factors such as: active, meaningful involvement in organizations and in the community (Russell, 1987). The personal ability to adjust to new roles and relationships is identified as another factor (Williamson, Rinehart and Blank, 1992).

Social support continues to be labelled as an important factor in terms of its link to physical and psychological well-being (Cohen and Wills, 1985). Close family relationships have been identified as a covariate of life satisfaction after retirement, as has marital status (Ogilvie, 1987). In fact, research indicates that married retirees tend to be more satisfied in retirement

than unmarried retirees (e.g., McGoldrick and Cooper, 1988). Because marriage is the context in which most decisions about retirement occur and most individual retirement adjustments take place, an increasing number of employers and companies encourage spousal participation in their pre-retirement planning programmes.

Preparation-for-retirement programmes are designed to assist employees in their adjustment to retirement and are based on the assumption that a worthwhile and interesting retirement takes planning. Programmes vary in their scope and depth, but generally seem to be on the increase in the industrialized world. Evaluation of the effectiveness of such programmes has been limited (Cyr and Coons, 1990) but recent research provides evidence that pre-retirement programmes can be effective in heightening potential retirees' awareness of, planning for, and participation in various retirement roles (Kamouri and Cavanaugh, 1986). Newfoundland educators have the opportunity to participate in PREPS. The Newfoundland and Labrador Teachers' Association makes provision for an ongoing programme of pre-retirement counselling both through small group sessions (as requested) and through annual pre-retirement seminars. These seminars are available to those educators (and spouses) eligible to retire within two school years. The NLTA's PREP seems to incorporate many of the components recommended

and utilized by many other service providers across Canada. This study set out to examine the retirees' degree of satisfaction with pre-retirement sources including the NLTA's contribution. This research also sought to identify the factors which mediated in the educators' decision to retire early and those factors which contributed to the quality of the retirement experience.

CHAPTER III

METHODOLOGY

Instrumentation

A questionnaire was developed for the purpose of this study (see Appendix B). The research areas included in the questionnaire were selected based on a search of the literature on retirement. Items included were deemed appropriate to an exploratory study of early retirement such as this.

The survey's major focus was on the following issues:

- Preparation and planning for retirement.
- Mediating factors in the decision to retire.
- Actions taken to smooth the transition to retirement.
- Quality of the retirement experience as measured by satisfactions and dissatisfactions.
- Participation in leisure activities.
- Support systems in place.
- Working in retirement and the value attributed to any newly-acquired work.
- Perceived emotional changes in retirement.

Special care was taken in formulating questions and in constructing scales for the questionnaire to ensure that research questions could be

addressed in the most effective way for this particular study. Each type of question was employed to provide a different dimension of the retirement topic under consideration. Questions varied in form according to whether they sought facts, beliefs or perceptions about the retirement experience. Thus, in addition to answering structured questions, the respondents were encouraged to provide comments about their personal thoughts and feelings about their experiences, satisfactions and dissatisfactions of their retirement years.

It was anticipated that comments from these individual respondents, as they reflected on their careers and their adjustment to retirement, would maximize the data by yielding interesting additional information.

The survey questionnaire was pilot tested on seven early-retired educators--four female, three male--from the capital city of Newfoundland and Labrador, St. John's, and from two rural areas, Marystown and Grand Bank. Minor modifications were made to some items and the final draft was prepared and printed for distribution.

A covering letter accompanied the questionnaire (see Appendix A). The letter detailed the nature and purpose of the study, assured respondents of confidentiality and encouraged respondents to contact the researcher, should they wish to ask further questions about the research. The covering letter also provided respondents with details of their eligibility for participation in a prize

draw in which they could win one of three small cash prizes. The prize draw was included to encourage prompt return of the questionnaires and to increase response rates (Lindsay, 1985). A further inducement to participate was to ask respondents to provide their name and address if they wished to receive a summary of the study's findings. Although this practice threatens anonymity of response, no respondent objections or negative effects on response rates were found by Lindsay (1985) in his review of procedures that could be used effectively in conducting research investigations of this nature.

The procedure used in piloting and distribution of the survey questionnaire will be discussed in the following section.

Sampling Procedure of the Study

Initial negotiations concerning research in the area of educator early retirement began in March of 1993. The research proposal was discussed with Mr. Ted Jones, Manager, Teacher Pensions and Benefits, Department of Finance, Government of Newfoundland and Labrador. The proposal was accepted and initial proceedings and plans were set in motion. Permission was obtained by Mr. Jones for the researcher to have a statistical breakdown of educators in Newfoundland and Labrador (without any personal identification) who had taken the 30-and-out pension option since its introduction in 1989

(Total = 415). Atchley (1971; 1975) produced evidence that individuals do not become aware of the implications of the changes in activities and in assumptions of retirement until at least six months after the retirement date. For this reason, educators who had retired after January 1993 were eliminated from the sample (Total = 72). The sample thus consisted of the remaining 343 educators from across Newfoundland and Labrador who had taken advantage of the 30-and-out pension option during the period 1989-1992.

The questionnaire was mailed to recipients in early June, 1993. Enclosed with the questionnaire was a disclaimer letter from Mr. Jones (see Appendix A) explaining that the project was the responsibility of Memorial University of Newfoundland; that participation in the research was not obligatory; and that replies would be handled directly by Memorial University who would hold responses in the strictest confidence. A stamped, addressed return envelope was also enclosed with the questionnaire.

Follow-up procedures began in late June. Letters of reminder were sent to those educators who had yet to return the completed questionnaire (see Appendix A for details). The follow-up procedure was timed such that individuals would still have a chance to qualify for the prize draw, should their completed questionnaire be returned promptly. Provision was also made for recipients to contact the researcher for another copy of the questionnaire if the

original one had been lost in the initial distribution or if it had been misplaced. Three such calls were received and questionnaires were mailed out, along with stamped return envelopes.

Questionnaires were received and coded for analysis until the last week in July. A total of one hundred and fifty-five completed questionnaires had been returned by that time and were used in the analysis. The sample population was thus reduced to 155, producing a return of forty-five percent. Of these 155 retirees, 90 were male and 65 were female.

Analysis Procedures

The following statistical analysis procedures were employed to answer the research questions presented in Chapter I. In order to answer most of the research questions, descriptive statistical analysis in the form of frequency distributions were conducted to determine percentages, means, modes and standard deviations. In order to answer the remainder of the research questions, an analysis of variance was performed and the associations among variables were cross-tabulated. Student Newman-Kuels, a posteriori contrasts tests were performed.

Summary of Methodology

This chapter has discussed the instrumentation utilized in this study of early retired educators; the procedures followed to obtain the sample and conduct the study; and the method of analysis of the data received. In Chapter IV, the resultant data is presented, analyzed and interpreted.

CHAPTER IV

PRESENTATION, ANALYSIS AND INTERPRETATION OF THE DATA

Introduction

The purpose of this Chapter is to present and analyze the data gathered in the study. The data are presented in tables and portrayed in figures to assist in the conceptualization of results.

Demographic Characteristics

The average age of the subjects at the time of completing the questionnaire was fifty-three years with the modal age being 54 years. The age range was from forty-eight to fifty-eight years. The average age at retirement was 50 years, with a range from forty-six to sixty-five years (see Table 1).

Table 1**Demographic Characteristics of Retired Teachers**

Gender:	Female = 41.9% Male = 58.1%
Age (at time of questionnaire completion):	48-51 = 26.3% 52-55 = 73.0% 56-59 = 0.7%
Marital Status:	Married = 86.9% Widowed = 5.2% Single = 5.2% Separated = 1.3% Divorced = 0.7% Common-law = 0.7%
Number of children:	One = 12.9% Two = 34.8% Three = 25.2% Four = 7.7% Five or more = 5.1%
Number of children living at home:	One = 27.1% Two = 17.4% Three = 4.5% Four = 0.6%
Post last held:	Teacher = 66.0% Principal = 15.7% Vice-principal = 9.2% Department Head = 3.9% Co-ordinator = 2.6% Other = 2.6%

Respondents represented a comprehensive range of communities across Newfoundland and Labrador (see Appendix C for details). Seventeen percent of the sample were living in a different community from the one in which they lived at the time of their retirement date.

At the original time of retirement, 89% of the sample was married; and much smaller portions of the sample were either single, widowed, separated or living common-law. At the time of completing the survey questionnaire the majority of respondents were married (86.9%) with substantially fewer being single, widowed, separated or living common-law. 86% had at least one child with the average number of children being 2.5. Approximately one-quarter of retirees had one child still living at home (an average of 1.6 children at home) (see Table 1).

The most recent position held by respondents was that of teacher (66%), principal (15.7%) or vice-principal (9.2%) with the remainder of the sample being formed by other educational positions (see Table 1). Most respondents were of full-time status on retirement (99.3%). Most respondents had also come from the elementary (37.1%) and senior high levels (28.5%) of the education system, with 11.3% last working at Junior High level. The remainder of the sample taught at various levels throughout the education system or served at board level.

The mean number of students at the retirees last workplace was 310 with a modal point of 400 students: there was a wide range, from a minimum of 14 students to a maximum of 950 students. The retirees had had an average thirty years of experience as educators, with a range of 27 to 35 years of experience. In keeping with the nature of the sample, 52.6% of the respondents had obtained a bachelors degree; others had some university courses, or a masters or honours degree. The remainder had attained various specialty degrees and/or diplomas. Most of the respondents throughout their career had taught at the grade level for which they were trained all or most (60.4%) of the time. However, a sizeable proportion (35.4%), taught at that level for which they were trained only some of the time. Similarly, the respondents indicated that they were teaching only some of the time the subject for which they were trained (49.7%). 38.5% of respondents had been teaching their specialty subject all or most of the time.

Respondents were invited to comment on the demographic information provided. Of the twelve retirees who did so, most commented on the nature of their qualifications. Respondents also talked of the need "to be flexible" in teaching and of "learning how to learn" with respect to teaching different grades and different subjects. One respondent wrote that "the sizes of schools in Newfoundland makes it impossible for one to teach the subject area and

grade level for which one is trained." The quantitative data may well have reflected this statement.

Pre-Retirement Experiences of Retired Educators

Preparation for Retirement

Respondents were asked a number of questions about their pre-retirement planning and about the assistance they had received in arriving at their retirement decision. The sources of pre-retirement assistance and the perceived helpfulness of such assistance are shown in Table 2.

Table 2**Pre-Retirement Assistance and the Perceived Helpfulness of Such Assistance**

	Percentage of respondents				
	N	Extremely helpful	Reasonably helpful	Of little help	Not at all helpful
From N.T.A.	148	42.6	52.0	4.7	0.7
From school board	56	12.5	32.1	28.6	23.2
From private programme	19	10.5	15.8	10.5	63.2
Self-obtained literature	86	7.0	67.4	15.1	5.8
Talking to retired educators	114	15.8	64.0	12.3	1.8

Only one respondent had received no assistance as preparation for retirement. Assistance from the NLTA was availed by most of the respondents with the vast majority indicating that this assistance was helpful. Most respondents (N=114) talked to retired educators in preparation for retirement. This, too proved to be helpful for most retirees. Approximately half obtained retirement literature themselves, the majority (67.4%) finding this literature reasonably helpful. Nineteen respondents had availed of assistance from private programmes, yet only five had found this assistance helpful. In summary, the majority of respondents had availed of the NLTA's preparation assistance and indicated that this assistance had been helpful.

When asked about the timeliness of such pre-retirement assistance in helping with the decision to retire, respondents indicated that the timing was about right (83.6%). Of the 146 individuals who answered this question 46 supported their ratings with comments. Most comments reflected favourable opinions about the NLTA's pre-retirement seminar and the importance of attending this seminar at least two years prior to retirement. A fifth of the retirees indicated that the timing was too late. Comments on the late timing suggested that individuals felt unable to take advantage of useful financial planning information at such a late date. Many of these individuals suggested that the pre-retirement seminar "should be offered earlier; "the earlier the

better" ; that it should be offered "after ten to fifteen years service" or "mid-career"; it should be offered at least "3", "5", "10", "15", or "20" years prior to retirement; or even "at the beginning of your career". A mere 1.4% of respondents, indicated that assistance had been offered too early.

Table 3 summarizes the sources of most useful information and guidance about retirement as indicated by respondents. Again, respondents identified their Association as providing the most useful information with a total of 94.2% endorsing the NLTA's assistance either in general terms or by way of the pre-retirement seminar.

Table 3**Participants' Own Specifications of the Most Useful Source of Guidance About Retirement**

	% of respondents
Newfoundland and Labrador Teachers Association (generally)	51.1
Newfoundland and Labrador Teachers Association's Pre-Retirement Programme (specifically)	43.1
Colleagues/other retirees	5.8
Government of Newfoundland and Labrador, Division of Teacher Pensions	4.4
Self-obtained Information	2.9
Investors' Company	0.7
Superintendents' Association	0.7
School Principal	0.7
	N = 137

(As five respondents specified more than one source, the total percentage is inflated).

The questionnaire asked the respondents their recommendations as to the critical elements of pre-retirement assistance. Few individuals gave no critical elements. In order of decreasing frequency of response, the critical elements given by the 113 remaining respondents were as follows: financial planning (including severance benefits, pension plans, fiscal information, RRSP's, money management, investments), psychological preparation (including coping with increased leisure time, personal autonomy and maintaining a social life), attendance at NLTA's pre-retirement seminar, being aware of and/or having other work options, planning early for retirement, having plans in place, conferring with others about retirement issues, obtaining a variety of retirement information, and preparation for health in retirement (Table 4).

Table 4**Critical Elements of Pre-Retirement Assistance**

Category	% of respondents N=113
Financial planning	58.4
Psychological preparation	21.2
Attending the pre-retirement seminar	10.6
Knowledge of other work options	6.2
Early planning	5.3
Having plans in place	4.4
Discussion about retirement with others	2.7
Variety of pre-retirement information	1.8
Physical health preparation	1.8

(As some respondents specified more than one element the total percentage is inflated).

The Timing of the Retirement Decision

The retired educators were asked to indicate how long in advance they had known, with reasonable certainty, that they would retire. About half (51.6%) of the respondents knew when they would retire between one and three years before they took that step, with a further 26.8% knowing within three months to a year. 13.7% had more than three years foreknowledge; 6.5% had less than three months and 1.3% had less than three weeks.

More than a quarter of the sample (28%) shared reasons for any discrepancies between their original retirement date planned and their actual retirement date. Most commented on the introduction of pension options which made it financially worthwhile for them to change their original retirement date (28%); a further 16.3% retired earlier than planned due to physical illness; 14% spoke of such factors as "stress," "discontent" or "no longer giving 100% of my energy." Other reasons for retiring earlier than planned included spousal illness; uncertainty regarding the pension schemes; leaving for a new job or to a new location; redundancy of the position; spending more time with family members; feeling pressure from others to retire; and feelings of concern for unemployed younger teachers. Some individuals retired later than originally planned either for financial reasons or

because they had waited until the end of the school year before they retired so as not to disrupt the work of their students.

It seems, though, that most respondents knew, within a reasonable time frame of one to three years, when they would retire and either did not change that date or chose not to disclose such changes in the questionnaire.

Expectations of Retirement

Respondents provided information about what they had anticipated to be the most challenging aspects of retirement. Managing on reduced income was ranked by respondents as being the most challenging expectation of retirement. 67 individuals (50.4%) awarded this a rank order of 1 (mean = 2.18). In order of decreasing rank order the other most challenging aspects were perceived as follows: spending time productively (mean rank order = 2.36); 'keeping my brain active' (mean rank = 3.08); 'maintaining my physical health' (mean rank = 3.65); and loneliness (mean rank = 4.99). Individuals added very few other challenging aspects to this item, suggesting that these were the predominant issues prior to retirement.

The retired educators also ranked benefits that they foresaw in retirement. In order of decreasing rank order, the benefits were anticipated to include the following: time to pursue new interests (mean rank order = 2.18);

increased leisure time (mean = 2.46); leaving a work environment that had become unsatisfying (mean = 3.23); opportunity to travel (mean = 3.24); regaining physical health (mean = 3.69); and regaining psychological health. Again, respondents added few other responses, although "spending more time with family members," including elderly or unwell parents, was a benefit identified by a small portion (5% of respondents). A further 3% foresaw the benefits of pursuing a new career.

The retired educators were asked to provide information about their psychological approach to retirement. Most respondents (85%) agreed that they really looked forward to retirement and as many as 91% disagreed that retirement would be mostly unpleasant. Most individuals, therefore, seemed to view positively the prospect of retirement. Furthermore, 93.5% agreed that they had confidence at the time of retirement that they were making the right choice. Only 2.7% of respondents indicated that they did not have such confidence in their choice. Not only did the majority of retirees feel confident in their decision to retire but they also generally agreed that they felt a sense of control over their future (78.3%). Only 6% disagreed that they felt a sense of control over their future: 15.8% were uncertain. Individuals were more varied in their expectations regarding adjustment in retirement. Approximately one third of respondents (32.6%) indicated that they did not expect to make a

lot of adjustment in retirement, whereas 41.3% **did** expect much adjustment in retirement.

Influence of Changes in Education

The retired educators were invited to give their thoughts about the role of changes in the education system in relation to their retirement decision. Again, this issue provoked a variety of responses, with approximately half of the sample indicating that changes had not played a role, and the remainder agreeing that changes in education had played a role in their decision to retire (see Table 5).

Table 5**The Role of Changes in Education**

Statement: "Changes in education played a role in my retirement decision."

	Percent	Frequency (N=150)
Strongly disagree	24.7	37
Disagree	23.3	35
Uncertain	7.3	11
Agree	28.0	42
Strongly agree	16.7	25
Total	100	

Those respondents who perceived changes to have influenced their decision were invited to comment more fully on the nature of these changes: 67 respondents did so (100%). The personal vignettes revealed a wealth of information about the changes - all perceived as negative.

In order of decreasing frequency, the major changes indicated by the group included the following:

- declining class discipline and poor student behaviors;
- increased amount of time necessary for administration, including bureaucracy, paperwork and meetings, which encroached on classroom time with students;
- lack of personal control in the workplace, especially, regarding the introduction of new programmes;
- an increasingly wide curriculum;
- not enough emphasis on the academic basics in the curriculum (reading, spelling, math);
- pressures, stress, frustrations and high demands of the job;
- less job satisfaction;
- increased regulations and less spontaneity in the classroom;
- not enough time;
- increasingly wide range of roles;

- lack of cooperation and/or respect from school boards and/or parents;
- cutbacks in education coupled with job insecurity;
- unrealistic expectations of others, especially parents;
- reluctance to teach certain new programmes and/or difficulty grasping new teaching concepts.

One participant summarized many of the changes with the following reflection:

...lack of respect from pupils. Stress due to teachers' hands being tied if pupil was misbehaving. Society's negative approach to what a teacher needed to do in the classroom. Lack of teaching the basics. Too many frills. Teachers finding it difficult to teach with ease. Students spent too much time doing nothing.

Another individual commented that, "education has ceased to be a co-operative effort in the sense that administrator, board officials and the teacher work together in a spirit of cooperation and mutual respect to achieve a common goal - the education of our youth."

Another retired educator wrote;

Too many demands and responsibilities that had belonged to parents were passed on to teachers.

More responsibility outside of the teaching process, e.g., supervising kids before and after school, bus duty, lunch duty, swimming duty, etc. Each year, parents, the system, children etc. become more demanding and you become more drained.

In summary, although almost half the retired educators indicated that changes in education had not played a role in their decision to retire, similar numbers of retirees identified negative changes in education that had influenced their decision. Of those who reported that changes in education had influenced their retirement decision, a sizeable portion of these individuals referred to changes which resulted in a lessening of personal control over educational changes.

Easing into Retirement

Participants were asked about any structured activities they may have begun prior to retirement; activities that they hoped would make the transition easier (see Table 6).

Table 6**Activities Commenced Prior to Retirement**

	Percent	Frequency (N=150)
Church-related	30.3	47
Community-based	29.7	46
Family-related	23.9	37
Career/professional work	18.1	28
School-based volunteer work	9.7	15
Political activities	8.4	13
Sports activities	7.7	12
School-based work (non-volunteer)	5.8	9

Almost half (44.1%) of respondents indicated that they did not start any new activities; 15.1% began few activities; 28.3% started some new activities and 11.8% began several new activities. The most frequently cited new activities in the fixed item set were church-related and community-based. Some individuals had begun family-related activities such as visiting and babysitting, and others had started career/professional work including further education; school-based activities; tutoring; sports; and political activities.

Health-Related Issues

Until recently poor health was considered to be the only reason for early retirement. The next set of items in the questionnaire set out to investigate the influence of poor health on Newfoundland's educators' decision to retire.

Most participants (81.3%) indicated that their physical health was very good just before retirement. The remainder (18.7%) indicated that they had experienced a number of physical ailments in the year or so before they retired. So only approximately one fifth of the participants agreed or strongly agreed that the state of their physical health played a part in their decision to retire (22%) and the majority--almost three quarters of respondents (74.7%)--indicated that their physical health status was not a factor.

Response was mixed regarding feelings about going to school everyday. Only slightly more than half of the 155 respondents indicated that, most days they had gone to school feeling positive and upbeat. More than a third of the respondents indicated that they found themselves becoming increasingly disenchanted and dissatisfied with school responsibilities (34.2%). A fifth of all retirees thought that the condition of their psychological health played a part in the decision to retire (22.5%). The question set was structured to investigate further the nature of health issues as they related to educators' decisions to retire. More than half of all retired educators in the sample stated that the amount of stress they experienced in school had increased greatly during the last few years (52.5%). One third of the sample had not experienced an increase in stress. Forty-eight respondents provided additional comments on issues of health and stress. 19% of these comments relayed positive messages about health and retirement, such as, "I'm in good health - a good time to retire" and "I wanted to enjoy life while I still have a good few years left." However, the remaining responses painted a picture of tired, worn-out educators whose physical ailments seemed to accompany feelings of stress and burnout: "I have high blood pressure and stress added to it" said one individual; "I used to get very tense--headaches and palpitations. I was also tired and frustrated," said another. Other retirees wrote of being burned-

out, feeling stressed and frustrated, and of having problems outside of their workplace (marital problems, for example) that were contributing to their overall levels of stress. One respondent wrote:

I wouldn't go back at it now. The first twenty years were good - a great sense of pride and achievement. Good pupil-parent and community relationships. A sense of value. Pupils prided themselves in what they were doing. A lot of respect both ways. Before they knew they had "rights" they were very responsible. Teachers I talk to now say "I can't wait to get the hell out." There's too much stress. Teachers feel they have very little control over the situation.

Sharing With Others the Decision to Retire

There is much debate in the literature about the nature of the role of social support in periods of transition in human development. It has been suggested that a more systemic approach to retirement should be adopted. Thus, the next question set in the survey addressed the extent to which individuals discussed thoughts of retirement with other key persons in their life.

Those retirees with partners tended to discuss at length with them their thoughts of retirement (78.2%), and discussed such plans somewhat with their children (61.6%). Respondents were more likely to discuss their retirement thoughts somewhat with friends inside (65.5%) and outside school (62.9%) and with colleagues (65.5%) than with other family members (46%).

Respondents generally shared their final decision to retire immediately with their partners (76.3%), and also with their children (60.8%). Other family members tended to be informed soon after the decision was made (60%), as were friends outside school (59.3%), friends inside school (56%) and other colleagues (54%). Other individuals sharing in the decision were doctors, school board officials, NLTA officials and church leaders.

Summary of the Retirement Decision

Taking all these issues of health, stress, personal morale and workplace morale into consideration, respondents were asked if they felt they had a real choice in their decision to retire (see Table 7).

Table 7**Retirees' Feelings of Personal Choice in the Decision to Retire**

Statement: "Given my circumstances at the time of my decision, I felt I didn't have a real choice."

	Percent	Frequency (N=155)
Strongly disagree	47.1	73
Disagree	21.9	34
Uncertain	12.9	20
Agree	9.7	15
Strongly agree	8.4	13

Most respondents (69%), felt that they **did** have a choice in their retirement decision, given their circumstances. Approximately one fifth of the retired educators indicated that they did not have a real choice; this feeling of lack of choice tended to correspond with respondents' reports of poor physical health.

The retirees were then asked to reflect on the timing of their decision to retire. For the great majority of respondents, the answer was that on balance they believed they retired at about the right time (90.3%). Very few felt that they had retired much too soon or much too late. Some individuals (7.1%) felt it had been a little too soon (see Table 8).

Table 8**Reflections on the Timing of Retirement**

Statement: "All things considered, I think that I decided to retire."

	% of respondents (N=154)
At about the right time	90.3
A little too soon	7.1
Much too soon	1.3
A little too late	1.3
Much too late	0.0

The retired educators generally characterized the decision to retire as being a good one. Some went so far as to state that it was the best decision they ever made (40.5%). A mere 2% of respondents believed that they had made the decision too lightly and only 6 respondents regretted their decision (see Table 9).

Table 9**Participants' Characterization of the Retirement Decision (N=155)**

	% of respondents
1. It was a good decision for me	75.2
2. It was the best decision I ever made	40.5
3. I felt I had no choice	5.2
4. I regret the decision	3.9
5. I wish I had made the decision before I did	3.3
6. I think I made the decision too lightly	2.0

(As some respondents deemed #'s 1 and # 2 applicable, the total percentage is inflated).

The Reality of Retirement

Benefits of Retirement

The questionnaire was structured in such a way that after respondents had ranked the benefits they anticipated in retirement, they were then asked to provide insights regarding the benefits which had become real for them. There appeared to be few discrepancies between what individuals in this sample expected of retirement and what they report to have actually experienced with the rank order remaining as it was. The benefit enjoyed most by retirees was the time to pursue new interest, followed by increase leisure time (see Table 10).

Table 10**Ratings of Benefits Experienced in Retirement**

	Rank Order	Mean (N=155)
Time to pursue new interests	1	1.94
Increased leisure time	2	2.30
Leaving a work environment that had become dissatisfying	3	2.92
Opportunity to travel	4	3.03
Regaining Physical Health	5	3.20
Regaining Psychological Health	6	3.68

Forty-four respondents (28.4%) provided details of "surprise benefits" of retirement which were not already indicated. The great majority of these comments referred to the increase in time afforded in their retirement and the freedom to do what they wanted with this newly acquired time. Surprise benefits were identified as the following: more time with family members; less loss of income than expected; fewer worries and less stress; new careers or new jobs; opportunity to travel at different times of the year than before retirement; and more control over how time is managed. One respondent identified a surprise benefit as "I can't believe I don't miss it!" Another commented "my life has become so much more relaxed and I'm able to do things I couldn't find time for before." An interesting reflection came from one respondent who said, "I'm never bored. Media articles seemed to convey that this would be a problem."

Challenges of Retirement

Fewer retirees gave details of surprise challenges since retirement. In the fixed item ratings, the problem of spending time productively proved to be more of a challenge to these respondents than managing on reduced income, contrary to their original expectations. The greatest challenge for these participants was identified as spending time productively, ranked highest with

a mean rating of 2.0. Managing on reduced income ranked second (mean = 2.13); third was keeping my brain active (mean = 3.07); ranked fourth was maintaining physical health (mean = 3.11); followed by maintaining psychological health (mean = 3.6) and loneliness (mean = 4.42). Twenty-three individuals gave details of additional challenges (14.8%). These tended to focus on such issues as finding employment, including some frustrations with employers who had not acknowledged applications; ill health of spouse or other family members; too many people demanding too much time; finding purpose; getting used to staying alone, loneliness or long evenings, and missing contact with colleagues.

Problems and Dissatisfactions in Retirement

This challenge with perceived demands on time was highlighted further by participants in response to an item on common problems faced by retired persons. They were given the opportunity to indicate the full range of problems they had encountered in retirement and to rank these in order of severity (see Table 11).

Table 11**Ratings of Problems Faced by Retirees**

	Rank Order	Mean (N=155)
Too much demanded of my time by others	1	1.63
Problems associated with reduced income	2	1.97
Feeling unproductive because of not working	3	2.26
Not enough contact with students or young people	4	2.54
Not enough friends or social life	5	2.86
My partner's health	6	2.88
Not enough to do with my time	7	3.05
My health	8	3.68
Not enough contact with my children or other family members	9	3.92
Transportation problems	10	4.88

In this item, "too much demanded of my time" ranked first, as being the most severe problem encountered by respondents. In contrast, "not enough to do with my time" ranked only 7th. So it seems from these items that these retired educators were busy in retirement, to the extent that many felt there was too much to do, perhaps because they were fulfilling obligations to others.

There was further support for this issue. Participants were asked to name the major source of dissatisfaction in a typical week in their lives since retirement. Of the responses provided, one third (33.3%) referred to a lack of accomplishment in fulfilling their personal needs in the time available each day and a general complaint that, as one respondent stated "too many relatives and neighbours think that now my time is for them." Also ranked high in terms of dissatisfaction was living on a reduced income (11.5%); Newfoundland's weather conditions and resulting periods of inactivity (10.3%); missing interaction with colleagues (9.2%); missing the school children; unemployment; a lack of things to do; familial problems; and, of course, some idiosyncratic dissatisfactions such as "cleaning the cat litter," "a flat tire," and "the suspicion that I'm enjoying laziness"....!

Satisfactions in Retirement

A variety of sources of satisfaction were identified by the 135 retirees who responded to this question. In a typical week since retirement, most

respondents received most satisfaction from their new-found flexible schedule. "Being able to do what I want, when I want" was a much cited comment. These respondents spoke of the satisfaction gained from having fewer deadlines and generally being more in control of their time (44%). 36% of respondents were citing more time with friends and family as their major source of satisfaction; volunteer work, other work (including substitute teaching) and new hobbies were also yielding satisfaction (25.7%) as were activities relating to community involvement and helping others (7%). Other respondents spoke of newly acquired energy levels and increased physical activity which were a major source of satisfaction; a few gained satisfaction from meeting new people, setting new educational goals and completing odd jobs around the home.

The Retired Educator

Given that these retired educators seemed to be enjoying their newly flexible, relatively unstructured lifestyle, it followed that few retirees indicated that they missed the rhythm and structure previously provided by the school year. In fact only 6.9% of respondents indicated that they found it very difficult to adjust. Such difficulties being somewhat true for a further 11.5%. The majority, thus reported having had few difficulties with the adjustment

(78.6%). However, a sizeable portion (23.3%) indicated that nothing as yet had replaced the feeling of contributing to society that was afforded to them as educators. The retirees provided a range of comments about any loss of affiliation with former colleagues and missing the responsibilities of the educators position. More than one third of respondents (34.9%) indicated that they missed the opportunity to have some positive influence in the lives of people for whom they were responsible as educators, and that nothing as yet had replaced that opportunity. Half the respondents (50.3%) missed the affiliation with colleagues and the sense of community such affiliation provided.

One quarter of respondents (25.2%) provided additional reflections about their experiences since retiring from the school system. Most comments referred to methods they were using to maintain feelings of contribution, affiliation and belonging. These feelings resulted from community involvement, including voluntary work (19%); maintaining contact with colleagues (16.7%); and working part-time, including substitute teaching (11.9%). Other respondents stated that levels of satisfaction in their retirement were equally rewarding, including more contribution of time to family members than before and feelings that they still had much to give to others. A few respondents reportedly missed the structure and relationships provided by

the workplace yet an equal number stated that they missed very little about their former careers.

Post-Retirement Work Experience

Paid work

Studies of retired teachers show that many educators have alternate vocations planned out prior to retiring from the education system (e.g., Ellis and Frey, 1983) and that as many as half of retirees may find work after retirement, although this work may be of lower status than former employment (e.g., Palmore et al., 1985). In this study, it was interesting to discover, then, that six out of ten retirees had been working since retirement either through self-employment or through employment by others (62.5%) (see Table 12).

Table 12**Participant's Paid Work Since Retirement**

	% of respondents (N = 152)
One job	40.8
Two jobs	15.1
More than two jobs	6.6
No jobs	36.8
Other ("home hobby bringing in small cash")	0.7

Furthermore, of these, more than two-thirds (68.2%) stated that this post-retirement work had been similar to the type of work they did as educators. For one quarter of respondents (20.5%), the reverse was true: there was strong disagreement that this new work had been similar to their pre-retirement position. Despite similarities or dissimilarities between pre- and post-retirement work experience, the great majority of retirees had been gaining satisfaction from their new work (82%). Very few individuals disagreed (4.8%) or strongly disagreed (2.4%) that this new work had been very satisfying for them.

All but one of the respondents provided details of the nature of paid employment since retirement from their full-time positions in education. Their comments revealed a diverse mix of work experiences, ranging from driving buses to selling cars; and from restoring antiques to substitute teaching. However, many individuals continued to work within the education system (see Table 13).

Table 13**Nature of Paid Work Since Retirement**

	% of respondents (N=115)
Substitute teaching	28.7
Tutoring, teaching, supervising students at secondary and post-secondary level	15.7
Manual labour	15.7
Co-ordinating, consulting	13.0
Office-related work	6.1
Hobby-related work (e.g., journalism, restoring furniture)	5.2
Financial work (e.g., tax returns, accounting, RRSPs)	3.4
Other (e.g., supervisory, day-care, home-care, music lessons, public exam work)	12.2

Several were substituting at school level. Others had gained work in supervising the work of undergraduate students, teaching adult education, secondary or post-secondary or tutoring students. Thus, 44.4% of those participants working since retirement had found employment (or self-employment) in some aspect of the education system. Application of this figure to the total number of respondents results in the conclusion that 27.1% of retired educators continue to work in the education system following their official retirement.

Those 58 retirees who had not been working during their retirement years were asked why. The predominant reasons are detailed in Table 14.

Table 14**Reasons for Not Working**

	% of respondents (N=58)
I don't want to work anymore	37.9
I haven't been retired long enough to think about work	27.6
There are no opportunities in a field I'd like	24.1
There are no opportunities in any field today	8.6
My health doesn't allow it	8.6
Financially it wouldn't be worth it	3.4

(As some respondents specified more than one reason the total percentage is inflated.)

Many respondents indicated that they just did not want to work any more. Another 16 respondents indicated that they had not been retired long enough to think about work. Others cited a lack of opportunities in a preferred vocation as a major reason for not working.

Volunteer work

Approximately four out of five respondents had done at least a little volunteer work since their retirement date (79.6%). The majority of these 123 respondents (N=109) provided details of the nature of this volunteer work. Again, the variety of work was diverse (see Table 15).

Table 15**Retirees' Volunteer Work**

	% of respondents N (jobs) = 190*
Church-related	36.3
Community-related (e.g., scouts, brownies, hospital-work, seniors, sports)	20.5
Charity-related	11.6
Tutoring in or outside school	8.4
Other school-related work (e.g., supervising dances, judging contests)	8.4
Service-club related (e.g., Lions, Kinsmen, Masons)	4.2
Political	3.6
Family	3.6
Library/Literacy movement	3.6
Municipal	3.6
Other	7.2

* As some participants specified more than one job, the total figure is inflated.

Many respondents were volunteering in church-related work, such as pastoral care, organ-playing, choir-directing and church youth groups (36.3%). Other volunteer work was community-related, such as hospital visiting, sports coaching and work with guides, scouts, and seniors (20.5%). Charities were also availing of retirees' time: 11.6% of participants were actively involved in various aspects of charity work, including fundraising and planning of events.

Some individuals were voluntarily tutoring students, either in or outside the schools (8.4%). Two respondents stated that it was difficult to carry out tutoring in the school system, stating that "they don't want you" or "I offered to volunteer but no uptake." A similar portion of retirees had volunteered for other school-related activities, such as organizing field trips, supervising dances or judging contests (8.4%). Other voluntary activities were identified as being related to municipal and political work; service clubs; family-related work (e.g., "I'm an unpaid nanny"); and literacy or library work. Many of these volunteer roles entailed administrative roles, managerial positions and board membership, suggesting that many of these respondents (at least 30.5%) were adopting leadership roles in their voluntary work.

Whilst 28% of the retirees indicated that they would have liked their volunteer work to be more challenging, most agreed that the people to whom they were responsible as volunteers had an appreciation of their professional

competencies and had assigned responsibilities that were well matched with their professional background (76.3%).

More than half of these retired educators indicated that they might like the role of returning to schools in the capacity of volunteer tutor to students (54.2%) although less than half (23.5%) had experienced this role of volunteer tutor to students in school since retirement.

Income in Retirement

The review of available literature on retirement indicated that financial considerations, along with health are considered to be a major factor for many individuals in relation to their decision to retire. Furthermore, income is considered to be among the dimensions that appear to be involved in a positive retirement transition (e.g., Ogilvie, 1987). The retired educators were thus asked how they were faring financially in retirement. Many respondents generally found that, since retirement, their income had been a little less than expected (45.8%). More than a quarter of the retirees (29%) stated that their income was as had been expected. Some, were receiving much more income than expected and 11.0% were receiving much less.

Despite generally lowered income levels, few respondents admitted to having experienced much economic hardship since retirement, with 73.2%

indicating that the extent of such hardship was negligible, or, as least, not very noticeable. 24.9% of respondents had, however, experienced economic hardship somewhat or extensively since retirement.

Management of Time

Respondents were asked if they had had any problems with making meaningful use of their time since retirement. 64.9% of the sample indicated that this had not been a problem at all for them. A further 22.7% stated that it had "not really" been a problem. Of the 10.4% who indicated that this had been a problem, reasons given included the following: Newfoundland's weather ("Bad weather affects plans"); lack of opportunity for productive or meaningful work; difficulty in balancing time; financial limitations, including placing personal plans on hold due to children's attendance at University; relationship difficulties; and feeling "that there's always something missing" which interferes with the process of making meaningful use of time.

For most retirees, however, making meaningful use of time was managed by the following methods: having several interests and hobbies ("having many interests keeps life meaningful;" "I make sure I spend my time doing the things I like doing"), (24.6%); continuing involvement with community work, such as "helping others" and volunteer work (19.9%); paid

work, (9.7%); time with family and friends, (9.7%); and work around the house, garden or cabin, (7.8%). Other individuals spoke of meaningful time being used in travel, increased physical activity, and in new careers. Statements such as "there's so much to do" and "there aren't enough hours in the day to do all I want to do" were abundant.

Most of these retired educators also referred to the importance of adherence to a routine or schedule, planning ahead, setting priorities and maintaining a sense of self-discipline. One individual recommended the habit of "long-term planning before retirement and planning each week ahead."

Other Activities in Retirement

Given that staying active in retirement is viewed as another factor involved in a positive transition (e.g., Rockwell, Hood and Lee, 1982) this group of retirees were asked to indicate the amount of time spent on various activities in a typical week as compared to a typical week prior to retirement. Table 16 shows shifts in specific activity patterns in hobbies and recreation retirement.

Table 16**Pre- and Post-Retirement Changes in Time Spent on Hobbies and Recreational Activities**

Activity	% of respondents					
	N	Much Less	Somewhat Less	About the Same	Somewhat More	A Lot More
University courses	109	81.7	4.6	10.1	1.8	1.8
Community college courses	109	73.4	2.8	11.0	10.1	2.8
Routine domestic chores	145	0.7	2.1	24.8	44.1	28.3
Home maintenance/improvement	146	2.1	1.4	23.3	34.9	38.4
Gardening	139	3.6	0.0	38.8	33.1	24.5
Visiting family and/or friends	149	0.7	1.3	34.9	41.6	21.5
Travelling	146	2.7	2.1	41.8	31.5	21.9
Active sports (e.g., swimming)	120	4.2	5.8	58.3	20.8	10.8

Much less time was being spent by respondents on university and college programmes. Generally, however, participants indicated that more time was being spent on a variety of other recreational pursuits than before their retirement from the education system. Home maintenance/improvement showed considerable time increases, as did participation in routine domestic chores. These retirees were also spending more time visiting family and friends.

Again, individuals gave details of other hobbies and recreational pursuits that had been afforded more time since retirement. Outdoor pursuits such as camping, snowmobiling, fishing, boating, hunting, hiking, cutting firewood, birdwatching and carpentry were popular pastimes with this particular sample. Indoor hobbies included painting, reading, playing musical instruments, fly-tying, sewing, knitting, quilt-making, singing and stamp collecting. Respondents were also spending more time doing aerobics, attending more plays and concerts, operating amateur radio equipment, using computers, riding horses, playing golf and conducting genealogical research.

Health

Recent studies have shown that the health of retirees generally shows no decline as a result of retirement (Palmore et al., 1985) or can even improve

(Greene et al., 1969). Most of the retirees in this study found that their physical health was about the same at the time of the research as compared to leading up to retirement (61.7%). Moreover, more than a third (34.4%) felt that their health was better than it had been prior to retirement. So, in total, 96.1% of individuals reported that their health was the same or better since retirement. These figures were also similar for respondents' characterization of their psychological health. More than half of the sample (55.6%) felt that their psychological health was much the same at the time of the research as compared to prior to retirement and 42.4% indicated that their psychological health was either somewhat better or much better. Thus, 98% of these retired educators reported that their psychological health was the same or better since retirement. Only three participants indicated that their psychological health was somewhat worse, one of whom commented "if I had the stress of teaching added to my health problem it would be impossible to manage."

Many individuals commented on aspects of their health ($N = 41$). Most detailed the joys of less stress, feeling less tired and more relaxed (31.7%); others stated that they had more energy and were exercising more frequently (19.5%). Improvements in psychological and physical health were supported by comments such as "my emotional well-being improved

immediately" and "I feel years younger." Respondents spoke of "more rest and less stress equals better health" and "I feel great."

Support System

The next question set invited participants to identify their sources of social support in retirement, given that social support has been referred to as 'a valuable commodity' (Hobfoll and Vaux, 1993), especially when stressors involve life transitions.

Those retirees with partners found their partners to be very helpful as sources of support in retirement (70.1%). Children were also rated highly as a source of support, with 50.8% of the sample indicating that their child(ren) had been very helpful and a further 32.9% indicating that their children had been somewhat helpful. Other family members were rated as being somewhat or very helpful by 73.5% of respondents as were friends outside school (66.6%). Many respondents (64.7%) indicated that other retirees had also been helpful. Helpful support was also received by friends inside school and other colleagues from school, and, for a few respondents, from church members and friends made through new employment positions.

Changes in Affective States

This study was also interested in the retired educators' awareness of any feelings that had changed in intensity since they retired. The aim was to determine the extent to which the process of retirement evoke different feelings for different individuals.

These retirees indicated that affective states had remained generally the same since retirement, although some positive changes were apparent. Although 58.2% of respondents felt their levels of optimism were generally the same, almost one-third of the sample were feeling more optimistic since retirement. Further, more than half were feeling happier (56.8%) and more content than prior to retirement (59.7%). Similarly, although 38% of individuals felt their levels of serenity were generally the same, 37.2% indicated that they felt somewhat more serene and another 18.6% felt much more serene.

Participants indicated that the more negative affective states had also remained generally the same, for most individuals, although the trend indicated a slight lessening of intensity for many. More than half of the retirees (56.0%) felt their levels of anger had remained at generally the same level of intensity, and a further two out of five (38.4%) reported less anger than prior to retirement. Similarly, half the respondents (50.6%) indicated that levels of

bitterness had remained the same and 39.8% felt less bitter than previously. Half of the respondents (51.2%) reported similar levels of depression pre- and post-retirement, but, for a substantial portion (38.2%) the levels of depression had lessened since retirement. Generally, then, these retirees were experiencing the same or fewer negative feelings since their retirement from the education system and were generally feeling just as positive, if not more so, than previously. A feeling of loneliness seemed to be the only negative effect identified as increasing in intensity for some individuals. Again, for the majority of the sample (63.1%) such feelings had remained generally the same, but more than one fifth of the sample (22.2%) were now experiencing more feelings of loneliness than prior to retirement. So, despite an overall upward trend in emotional state, many of these retirees were feeling more lonely. This may well reflect earlier indications that retirees were missing the affiliation with colleagues.

To explore the nature of changes in affective state, the participants were asked about other life events that may have contributed to the changes in affect indicated above. Most comments (70%) were offered by those respondents who had demonstrated an increasing intensity of the more negative affective states since retirement. More than a third of such comments (35%) referred to the negative impact of changes in the marital relationship, including

death of spouse, divorce, separation, spousal unemployment and spousal depression. Other respondents had faced the death of a parent (15%), illness, relocation away from family and old friends, opportunities for post-retirement work thwarted, or were angry with Newfoundland's economic condition as it relates to employment. The happier life events experienced by the remainder of respondents (30%) included a change of vocation; more time with spouse; getting married; feeling happier, contented and/or less stressed; other happy family events, such as births, graduations or children settling into careers; and relocating for a short time resulting in the comment "a change is as good as a rest."

Respondents' Overall Satisfaction Levels

From a review of respondents' previous retirement expectations it was clear that most, at least nine out of ten, had anticipated that retirement would be generally pleasant. Most respondents (85%) had agreed, also, that they really looked forward to retirement. This group of retired educators, therefore, viewed positively the prospect of retirement.

When asked to rate their overall experience of retirement, more than half the respondents indicated that, all things considered, this experience had been even more satisfactory than expected (see Table 17).

Table 17**Summary of Participants' Experiences of Retirement**

"All thing considered, my experience of retirement has been..."	% of respondents (N=153)
Much less satisfactory than expected	3.9
A little less satisfactory then expected	9.2
The same as pre-retirement expectations	35.3
A little more satisfactory	26.1
Much more satisfactory than expected	25.5

These ratings were particularly meaningful, given the positive expectations held by this particular group prior to retirement. More than a third of the sample (34.2%) offered explanations to support their satisfaction ratings of retirement. Around half of these comments were offered as explanations for higher levels of satisfaction than respondents had anticipated prior to retirement ($N = 27$). These retirees wrote of the benefits of increased flexibility and freedom of choice with their time schedules; feelings of fulfillment and reaping the rewards of retirement; of being active and doing all the things which they had not had time for before; and of gaining new work, meeting new friends and generally enjoying retirement.

As one individual wrote: "I am very happy with my retirement. I've surprised myself and my family. I'd recommend it to anyone!" Another expressed the feelings of many respondents, "I have time to do all the things I've wanted to do for years. I hope I live long enough to get most of them done." An interesting comment was provided by this retiree: "From what I had heard and read, I expected there to be a void in my life. However, I am quite satisfied."

Fewer respondents ($N = 14$) commented on their reasons for lessened satisfaction in retirement than they had anticipated. Almost all of these reasons related to the financial difficulties of living on a fixed income and to

difficulties obtaining meaningful employment. Others had regrets about retiring so early; and/or to familial problems recently arising. One person wrote: "I feel too young to retire, yet there is little to do for pay. People think you're too old to be productive." Another wrote: "Like everything, nothing reaches the level of expectation one anticipates. The best days of your life are your working days. You look forward to retirement but it's not what you expected."

Some respondents ($N = 12$) explained why their levels of satisfaction in retirement had matched their prior expectations. Most individuals wrote of how their preparations and plans for retirement had become a happy reality. This was reflected in such comments as, "My retirement is the happy realization of a dream plan" and "I felt prepared--the time was good." One person wrote, "Your attitude, positive or negative, as an individual characteristic, affects the experience."

Generally, therefore, it seems that these retirees were enjoying their retirement. Many were pleasantly surprised with the levels of satisfaction they were experiencing. In order to analyze further the levels of satisfaction experienced by respondents as they compared to other identified variables, student Newman-Keuls a-posteriori contrast tests were conducted. An analysis of variance was also carried out.

Mediating Factors in the Quality of the Retirement Experiences

A cross tabulation of satisfaction levels by gender revealed no major differences in male and female ratings of satisfaction in retirement. A preliminary one-way analysis of variance revealed no significant differences in gender and satisfaction levels (see Table 18 for cross tabulation). Hence subjects' gender has not been considered in the analyses that follow.

Table 18**Crosstabulation - Gender by Retirement Satisfaction**

Satisfaction Level (as compared to pre- retirement expectations)	Gender	
	Female	Male
Much less satisfied	N=3 4.7%	N=3 3.4%
A little less satisfied	N=3 4.7%	N=11 12.4%
Same as expected	N=23 35.9%	N=31 34.8%
A little more satisfied	N=16 25%	N=24 27.0%
Much more satisfied	N=19 29.7%	N=20 22.5%

Demographic Characteristics

A one-way analysis of variance was performed to examine the effects of marital status on levels of satisfaction in retirement. This revealed a significant main effect ($p < .05$) indicating that the mean level of satisfaction was significantly influenced by marital status. Therefore further analysis using the Student Newman-Keuls test was performed to determine where the significance lay (see Table 19).

Table 19**Analysis of Variance of Mean Satisfaction Scores by Marital Status**

Source	<u>D.F.</u>	S.S.	M.S.	F Ratio	F Prob
Between groups	5	18.5122	3.7024	3.4011	.0062
Within groups	145	157.8454	1.0886		
Total	150	176.3576			

*p < .05

The Student Newman-Keuls procedure distinguished that those respondents who were married had a significantly higher rating of satisfaction than those respondents who were separated ($p < .05$); those who were single at the time of the survey also had significantly higher satisfaction levels than separated respondents ($p < .05$); and widowed respondents also scored significantly higher on satisfaction than those who were separated ($p < .05$). These differences must be interpreted with caution, however, due to the small cell size of the 'separated' group.

An analysis of variance revealed no significant differences between respondents number of children and satisfaction in retirement. Neither were results of any significance found between satisfaction levels and other demographic characteristics of respondents, e.g., level of qualifications obtained or occupational position within the education system.

General Attitude Toward Retirement and Satisfaction Levels

An analysis of variance revealed significant differences at the .05 level of confidence when satisfaction levels were considered with respect to agreement with the statements: a) "I really looked forward to retirement;" b) "I planned well for my retirement;" c) "I felt a sense of control over my future;" d) "I had confidence at the time of my retirement that I was making

the right choice;" and e) "Before I retired, I expected that retirement would be mostly unpleasant" (see Table 20).

Table 20

Analysis of Variance of Mean Satisfaction Scores by Attitude Towards Retirement

Source	Looked Forward			Planned Well			Sense of Control			Confidence			Unpleasant		
	DF	MS	F	DF	MS	F	DF	MS	F	DF	MS	F	DF	MS	F
Between groups	4	4.7482	4.43 *	4	3.4014	5.1037 *	4	4.7110	4.392 *	4	5.8862	5.6238 *	4	5.3139	*5.0322
Within groups	145	1.0716		143	1.0959		145	1.0726		146	1.0467		145	1.0560	
Total	149			147			149			150			149		

*p < .05

The Student Newman-Keuls procedure yielded that following data:

- a) Those retirees who agreed and/or strongly agreed with the statement, "I really looked forward to retirement" scored significantly higher on satisfaction than those who disagreed. Furthermore, the respondents who strongly agreed with the statement had significantly higher scores on satisfaction than those who agreed. So there appears to be a positive correlation between these two variables, indicating that the more this group of retired educators looked forward to retirement, the more likely they were to achieve levels of satisfaction in retirement that either fulfilled, or surpassed, their expectations.
- b) Those individuals who agreed and who strongly agreed with the statement, "I planned well for my retirement" yielded significantly higher satisfaction scores than those respondents who were uncertain about their level of planning.
- c) The individuals who agreed or and who strongly agreed with the statement "I felt a sense of control over my future" scored significantly higher on satisfaction than those who disagreed. Furthermore, individuals who strongly agreed with the statement yielded significantly higher levels of satisfaction than those who were uncertain.

Thus, for this group, feelings of control prior to retirement were significantly related to subsequent levels of satisfaction in retirement.

- d) Those respondents who agreed or who strongly agreed with the statement, "I had confidence at the time of my retirement that I was making the right choice" yielded significantly higher satisfaction levels than those who disagreed. Furthermore, retirees who strongly agreed scored significantly higher on satisfaction than those who agreed.

This suggests that the more confident these retired educators were in their retirement decision, the more likely they were to enjoy higher levels of satisfaction in retirement.

- e) Those individuals who disagreed and strongly disagreed with the statement "Before I retired I expected that retirement would be mostly unpleasant" scored significantly higher on satisfaction levels than those who agreed. Even those who were uncertain about this statement scored higher on satisfaction than the respondents who agreed that retirement would be mostly unpleasant. Furthermore, the respondents who strongly disagreed with the statement yielded higher levels of satisfaction in retirement than those who disagreed.

This could be interpreted to suggest that the more the individuals viewed retirement as a pleasant experience, the more likely they were to

achieve levels of satisfaction in retirement that either fulfilled or surpassed their expectations.

Participants' ratings of the influence of changes in education on their retirement decision were not found to be related to subsequent levels of satisfaction in retirement. Those retirees who began other activities in preparation for retirement were not more likely to achieve higher levels of satisfaction than those who began no new activities; neither did it matter the extent to which activities were begun by these retired educators.

Characterization of the Retirement Decision and Retirement Satisfaction

Analysis of variance revealed that the individuals who characterized their retirement decision as "the best decision I ever made" had significantly higher mean satisfaction scores (4.033) than those who did not (3.308) at the $p < .05$ level of confidence (see Table 21).

Table 21**Analysis of Variance of Mean Satisfaction Scores by Characterization of the Pre-Retirement Decision**

Source	Best Decision			Decision Made Too Lightly			Regret the Decision		
	DF	MS	F	DF	MS	F	DF	MS	F
Between Groups	1	19.04	17.81*	1	15.67	14.35*	1	27.45	27.10*
Within Groups	149	1.07		149	1.09		149	1.01	
Total	150			150			150		

*p < .05

Not surprisingly, those respondents who felt that they "made the decision too lightly" had significantly lower mean scores on satisfaction (1.33) than those who did not (3.64). Similarly, those who regretted the decision to retire had significantly lower mean levels of satisfaction in retirement (1.50) than those who had no regrets (3.68). The respondents who felt they had no choice but to retire also yielded significantly lower satisfaction means (2.63) than other respondents (3.65).

Working in Retirement and Satisfaction with the Retirement Experience

A finding produced by the analyses was that retirees' participation in paid work was not significantly related to satisfaction levels, in this particular survey and neither was participation in volunteer work. Respondents who were not working and/or who participated in little volunteer activity were no more likely to yield lower satisfaction levels that were different from any other group. It must be noted, however, that only 36.8% of all participants had no paid work (see Table 12) of whom 65.5% apparently had not sought work (see Table 14). Consequently, the actual number in the sample who unsuccessfully sought out paid work was small (N=19). The small cell size may limit conclusions that can be drawn about work status as it relates to satisfaction in retirement.

Income and Retirement Satisfaction

An analysis of variance revealed that respondents' general perceptions of their income were significantly related to their levels of satisfaction in retirement at the $p < .05$ confidence level. The Student Newman-Keuls procedure identified that retirees who indicated that their income since retirement had been much less than they expected scored significantly lower in satisfaction levels than any other group (see Table 22).

Table 22**Analysis of Variance of Participants' Characterization of Income Level by Retirement Satisfaction**

Source	D.F.	M.S.	F
Between groups	4	4.068	3.7066*
Within groups	148	1.097	
Total	152		

* $p < .05$

Similarly, those respondents who had experienced 'negligible' economic hardship since retirement scored significantly higher in retirement satisfaction than the respondents who indicated that economic hardship had been somewhat noticeable since retirement (see Table 23).

Table 23**Analysis of Variance of Ratings of Economic Hardship by Satisfaction in Retirement**

Source	D.F.	M.S.	F
Between Groups	4	3.246	2.897*
Within groups	146	1.120	
Total	150		

* $p < .05$

Summary

This chapter has presented the data as analyzed for the purpose of this study. Both descriptive and inferential statistical procedures were used. Analysis of Variance procedures were performed to determine the statistical significance of differences among group means. Student Newman-Keuls procedures were used to determine where such significance lay between groups. The following chapter will summarize the data gathered in the study. The findings will be discussed along with conclusions and recommendations which have been developed from the findings.

CHAPTER V

SUMMARY, DISCUSSION AND RECOMMENDATIONS

This chapter presents a summary and discussion of the findings.

Conclusions and recommendations arising from these findings are proposed.

Summary

This study was designed to identify the factors which mediate in Newfoundland educators' decision to retire and in the quality of their retirement experience. The research was based on the premise that increased information about, and understanding of, the various issues involved in the retirement experiences of Newfoundland's educators could result in effective pre-retirement planning for potential retirees and in the development of post-retirement programmes. The study was informed by the ever-increasing number of sources which have studied retirement, aging and health.

A questionnaire was designed for the research. The survey focused on issues of preparation and planning for retirement; the factors influencing the decision to retire, and the overall quality of the retirement experience. Questions varied in form according to whether they sought facts, beliefs or perceptions about the retirement experience. Participants were invited to make

additional comments on any of the questionnaire items to which they responded.

A Profile of Retired Educators in This Study

The distribution of retirees by gender was 58.1% male to 41.9% female. The mean age at retirement was fifty years and most retirees are 54 years of age at the time of questionnaire completion. Most of the participants (83%) were now living in the same community as the one in which they lived at the time of retirement. A very large proportion of them were married (86.9%) while substantially fewer were single, divorced, separated or widowed. Half of the retired educators in this study (50%) still had at least one child living with them at home. Two thirds of the participants were working as teachers at the time of retirement, on a full-time basis. The retirees had an average of thirty years' of experience as educators and retired from schools with enrolments ranging from 14 to 950 students.

Most retirees availed of the Newfoundland and Labrador Teachers' Association's assistance in preparation for their retirement. They reported that this was, for them, the source of the most useful information on retirement. The timing of this assistance was seen as appropriate and it was their belief that such planning is most effective at least two years prior to the retirement

date. These retirees identified financial planning as forming the most critical element of pre-retirement planning.

About two-thirds of individuals (65.3%) said that they knew, at least one year prior to their actual retirement date, when they would retire, with the remainder having less fore knowledge. Prior to retirement most were concerned primarily about the future challenge of managing on reduced income. The vast majority, though, viewed positively the prospect of retirement and looked forward to the benefit of having time to pursue new interests. A very high proportion of the retired educators (93.5%) had confidence at the time of their decision that they were making the right choice.

Mediating Factors in the Decision to Retire

The retired educators in this study identified many factors which mediated in their decision to retire early from the education system. The most relevant considerations will now be discussed.

Changes Within the Education System

Almost half of these retirees (44.7%) indicated that changes in education played a role in their retirement decision. Those who held this view also provided some insight into the nature of the educational changes which negatively affected them. Declining class discipline and poor student behavior

were the most frequently cited experiences. Other prominent changes included increasing amounts of time required by bureaucratic procedures and administrative demands in the school environment. These retirees reported having experienced an increasing lack of personal autonomy over their work and over changes within the educational environment.

Thus changes within the education system, perceived as negative by these retired educators, had some influence on the decision to retire early.

The Influence of Health

Health issues became significant influences for some educators when deciding on a suitable retirement date. Although eight out of ten retirees (81.3%) stated that their physical condition was very good just prior to retirement, around one-fifth of the participants indicated that their decision to retire was related to worsening physical health, including conditions of high blood pressure, rheumatoid arthritis, cancer and headaches, for example.

Around one-fifth of the sample identified psychological health as one of the significant influences on their decision to retire (22.5%). These respondents wrote predominately of feelings of stress, burnout, frustration and dissatisfaction with the workplace. A small number of respondents (4%) of all respondents brought forward their retirement date because of such factors as

stress, lack of energy and dissatisfaction. Thus, despite the fact that around half of these retired educators noticed a great increase in the amount of stress they experienced in school during the last few years, it seems that only 4% attributed any changes in the date of retirement to these stressors.

New pension options

Financial considerations may become an important issue for retirees. More than a quarter of the sample (28%) retired earlier than was originally planned. The most frequently cited factor influencing this change of retirement date was the introduction, within the NLTA Collective Agreement, of attractive pension options. Approximately 13% of the total number of retirees retired earlier than planned because of the new 'thirty-and-out option.' One retired educator wrote: "I was leaving a very stressed environment and my retirement income would be almost as much as my working income. Why take such stress for a mere 20% of my wage? I could take 80% for "free"--no stress!"

Other Factors

Some retired educators provided details of other specific factors which influenced their retirement. These factors included a) appreciation for the needs of the school in terms of most appropriate time to leave; b) uncertainty

regarding the future of pension options; c) financial reasons; d) spousal illness; e) redundancy of their position within the system; f) new work commencing; g) changing location; h) desire to create a space for new, incoming teachers; i) a wish to spend increased time with family members; and j) feeling of pressure from others in the workplace to retire.

A wide range of factors were, therefore, identified as having some influence on the decision to retire. The most general conclusion is that the retirement decisions of these educators were obviously complex. The decisions were influenced by a number of economic and personal factors. From this data, it is not possible to isolate the relative importance of economic and personal factors in the retirement decision, but it is clear that they both played an important role.

These retirees had many motives for retiring and for this sample, on balance, it appears that the 'pull' factors involved in the retirement decision assumed more of a role than the 'push' factors. In this case the educators may have been tempted by attractive exit possibilities, including pension policy incentives, and by the anticipated benefits of retirement such as time to pursue new interests and increased leisure time. From this perspective, such early retirement may be taking place because of the institutional pathways that were available. For a smaller, but notable, portion of retirees, however, it seems

that the 'push' factors may have been more dominant. Approximately one fifth of the sample reported some influence on their decision from poor physical health. A smaller portion indicated that concerns about their psychological health played a role in the decision.

Thus, it was appropriate that one of the objectives of the survey was to determine if early retirement was, in fact, perceived as a voluntary decision by the educators. Almost three-quarters of this sample (74.8%) stated that they did have a choice in their retirement decision. As expected, health reasons were most often cited by those respondents who felt that they had little choice in their decision to retire. The majority of retirees, therefore, felt they had a choice and were satisfied with the decision to retire. Moreover, more than three-quarters of the sample (78.3%) felt a sense of control over their future. These beliefs have implications for the reported levels of satisfaction in retirement and will be discussed in the next section.

Mediating Factors in the Retirement Experience

Marital Status

A review of the literature on retirement yielded a variety of factors that may influence the quality of an individual's retirement experience. This next

section will discuss the factors, identified in this preliminary study, which affected the quality of Newfoundland educators' experiences in retirement.

Results indicated that marital status was strongly related to educators' satisfaction in retirement. The retirees who were married, single or widowed had a significantly higher rating of satisfaction than those who were separated. Again, though, it must be noted that retirees who were separated comprised only 1.3% of the total number of retired educators in the study. Care must be taken with the interpretation of this finding, therefore. A point of interest in this research was the very high number of respondents who were married at the time of questionnaire completion (86.9%). This, most likely, reflects the fact that most retired educators are married. However, the high percentage of married persons in the sample may have also been influenced by the fact that individuals who are married are more likely to complete questionnaires than those who are single, separated, divorced or widowed (Borg and Gall, 1992). A further reason may be that married persons are more likely to choose early retirement than others. However, evidence from other sources is mixed regarding the relationship between marital status and the decision to retire (McGoldrick and Cooper, 1988). Thus it seems that the former explanation may be more accurate, especially as another recent study on teachers' early

retirement yielded similar proportions of married and unmarried persons (Williamson et al., 1992).

Income and Retirement Satisfaction

The literature review suggests that financial considerations are a key issue for persons in their retirement years. Results from this study indicated, too, that finances were an important mediating factor in the quality of Newfoundland's educators' retirement experiences.

It is apparent that retirees' general perceptions of their income were significantly related to their levels of satisfaction in retirement. As might be anticipated, persons who indicated that their income since retirement had been much less than they expected tended to report lower levels of satisfaction with their retirement than any other group. Similarly, those retirees who indicated that economic hardship had been negligible since retirement reported significantly higher levels of satisfaction in retirement than those who had experienced more hardship. So, for these retired educators, there was a significant positive relationship between receiving the retirement income which was expected and the degree of satisfaction with retirement. Other studies also demonstrate that economic and financial factors are critical issues for early retirees (e.g., Greene et al., 1969; McGoldrick and Cooper, 1988).

Attitude Toward Retirement

This study set out to determine if individuals' attitudes towards their retirement influenced, in any way, their experiences in retirement. A relationship between these factors was found and the statistical analyses showed that those educators who looked forward to retirement and who anticipated that it would generally be a pleasant experience were more likely to report higher satisfaction levels in retirement than those who did not have such expectations. These findings corresponded with similar research which demonstrates that individuals retiring with a positive outlook can be expected to succeed more frequently in their response to retirement or early retirement (Markides and Cooper, 1989). Similarly, individuals with a positive attitude towards retirement are more likely to adapt more rapidly to the transition (Howard et al., 1982). Such a positive attitude might also be expected to be associated with respondents' levels of self-efficacy (Bandura, 1977) and possession of an internal locus of control (Rotter, 1966).

The Psychological Importance of Personal Control

A major finding of this exploratory study was that those educators who felt a sense of control over their retirement were more likely to enjoy higher levels of satisfaction than they had expected when compared with those who

lacked such a sense of personal control. This finding was consistent with Schlossberg's (1978) belief that having an internal locus of control is critical during the retirement period. In their recent study, Williamson et al. (1992) also concluded that a sense of control is important in how an individual looks at the retirement decision and the retirement process. Furthermore, Lowenthal and her colleagues (1975) suggested that individuals' sense of control over their retirement is related to having had a positive attitude toward the impending transition and to planning for it. This could well be true for this group of retired educators, most of whom looked forward to retirement, felt a sense of control over their future, and planned for their retirement.

Such concepts as personal autonomy and locus of control have assisted in the understanding of both the perception of, and the response to, stressful situations. Indeed, the retirees cited increased feelings of lack of personal power in the workplace as one of the major negative changes within the education system - changes which were a factor in the decision of over 44% of respondents' to retire early.

Rotter and his colleagues (1966) suggested that feelings of personal control may vary among individuals as a function of personality. Rather than seeing it as a 'personality trait,' others believe that a sense of personal control is determined primarily by an individual's assessment of personal

circumstances. Regardless of how a sense of personal autonomy is acquired, those who possess it in a given situation believe that their actions are likely to significantly influence a desired outcome. It might be anticipated, then, that those retired persons who felt, for whatever reason, that they had significant control over their decision to retire when they did would be more likely to feel subsequent satisfaction with the decision. This might be explained from a number of perspectives. Firstly, there is the psychological benefit of having a sense of personal autonomy. It is far more likely that, feeling more in control, these retirees would be likely to take steps to address concerns or problems which might then improve the quality of their retirement. It is also consistent with the theory that human beings tend to act in many ways intended to minimize cognitive dissonance (Festinger, 1957).

The Role of Choice in the Retirement Process

These retirees demonstrated that the feeling of having initiated the retirement decision oneself was positively related to satisfaction in retirement. These findings confirmed existing evidence that voluntary, flexible retirement is positively associated with satisfaction (e.g., Brown, 1989) and that voluntary retirees tend to have more positive feelings towards retirement and higher satisfaction (Howard et al., 1982). This may relate closely to issues of

personal control: if these retirees believe they had a choice in the decision and felt a sense of control over their future, they would be less likely to feel forced into a life stage before they were ready and therefore less likely to experience feelings of stress (Walker et al., 1981). Of course, the positive relationship between the belief that one had made an appropriate decision to retire early and subsequently reporting satisfaction with retirement is consistent with the theoretical assumption that all individuals attempt to avoid cognitive dissonance.

Festinger's (1957) early theory of cognitive dissonance stated that there are a great number of factors involved in decision-making; that individuals tend to choose prematurely because of the amount of information to be considered; and that the individual then reinforces or supports that choice by rationalization, and by selectively attending to those factors that make the choice appear appropriate and satisfying to him/herself and to others. The individual may be aware of the benefits of other options he or she could have chosen but these tend to be suppressed by a series of self deceptions. Thomas and Bruning (1984) supported other research with their suggestion that such decision-making theories as cognitive-dissonance are extremely important to career development and career choice. Retirement can be viewed as just one component of an individuals' career choice and career behavior. From a

cognitive dissonance perspective it could be reasoned that most retired educators in this study chose to retire when they did and would therefore be likely to attend to factors that supported the choice, thus presenting a picture that is cognitively consistent and satisfying to themselves and to others. Likewise, it could be argued that the 18% of educators who felt that they did not have a real choice in the decision to retire may also have selectively attended to factors that supported that particular perception of having no choice.

Whatever the role of cognitive dissonance in retirees' perceptions of their retirement decision, it is clear that they believe that they had generally made the decision to retire and that they were exercising some control over their retirement years: they decided upon their own exit time from full-time professional work and these feelings of personal autonomy had a great influence on levels of satisfaction in retirement. Thus, coping resources may have come from within the individual retiree him/herself in the form of personality factors and cognitive processes which mediated in the decision to retire and in the retirement experience. It is also relevant to consider information gleaned from this study about support systems and buffers which may have assisted in adaptation in retirement.

The Role of Social Support

The study set out to establish the nature of social support received by retired educators and the extent to which this support system mediated in the quality of their retirement experience. No significant relationship was found between the amount of social support received by retirees and levels of satisfaction in retirement. However, as most of the individuals were married prior to, and during retirement, the importance of the role of the spouse in retirement must not be overlooked. As noted earlier, small cell sizes in other categories, especially in the 'separated' cell, render any comparison with marital status be interpreted with caution.

At times of crisis and life change, close personal relationships have been found to be beneficial in buffering individuals against the stresses experienced (House, 1981). Thus it is quite likely that, at retirement, the support of a partner and close family members would be an effective resource for the retirees. Around half of the retirees still had at least one child living with them at home and this may have been a factor easing the transition for some. In fact, most of them indicated that partners and immediate family members had generally been a good source of support in retirement and most reported that they were also experiencing levels of satisfaction in retirement that either matched or exceeded prior expectations. It is likely that such

support was an effective resource for these retirees although further research would be necessary to assess, in a precise way, the relative importance of these supports in the retirement experience.

The Role of Work and Other Activities

The literature review offers many different perspectives on the meaning ascribed to work. Although the retired educators in this study had officially retired from full-time work the results show that around three out of every five educators had been working since their retirement from the education system, and almost four out of five had done at least a little volunteer work, with one quarter of all persons doing a great deal of volunteer work. The majority of retirees were gaining satisfaction from these activities. They were generally spending much more time, than prior to retirement, on a variety of recreational pursuits including visiting family and friends, and working at home maintenance or home improvement.

This gives a general impression of high activity levels within this particular population. The high activity levels may have contributed to the overall levels of satisfaction experienced by these retired educators although again, further research would be necessary to examine the exact nature of this influence. As the literature review documents, staying active in retirement is

one dimension that appears to be involved in a positive transition (e.g., Howard et al., 1982). Furthermore, satisfaction with retirement activities is found to have a significant and positive relationship to life satisfaction (Russell, 1987).

These retired educators were thus active in many areas of retirement--paid work, volunteer work and recreational hobbies--and they experienced high levels of satisfaction both with paid work and with overall retirement experience. It could be tentatively concluded, therefore, that the variety of activities undertaken by these retired educators contributed in part to their overall quality of life. In their study of styles of activity in retirement, Havinghurst and her colleagues (1970) reported that retired teachers tend to be involved in activities that require initiative and autonomy. This was also true for many of the retirees in this sample, who were adopting leadership roles in their volunteer work. This factor, along with the fact that many retirees were continuing with school-related paid employment, especially substituting, in their 'retirement' years, might go some way in explaining why few respondents felt a sense of loss in retirement. It seems that these retirees were still maintaining the psychological and social well-being afforded by work (Friedman and Havinghurst, 1954) yet also enjoying the flexibility and freedom of increased leisure time.

Taking this further, it could be stated that many of these retired educators were only 'partially retired' at the time of the survey, especially those who were substitute teachers. This, coupled with high levels of satisfaction in retirement, adds fuel to the movement that seems to be gaining momentum: that providing potential retirees with the chance to cut back slowly on the number of hours worked helps them ease into the stage of complete retirement (Novak, 1988). An agreement formed between the Newfoundland and Labrador Teachers Association and the Department of Education may, indirectly, have facilitated this process of easing into retirement: The NLTA's Bulletin in December 1992 states that "both the NLTA and the Department of Education recognize the right of retired teachers to have the same access to opportunities for substitute teaching as other unemployed teachers would have" (W. Noseworthy, p. 17). More recently, however, Newfoundland's government "issued a directive to school boards **not** to hire retired teachers as substitutes when the regular classroom teacher is absent" (M. Connolly, The Southern Gazette, October 13, 1993). The ripple effects of these new government initiatives remain to be seen, including any influences they may have on retired educators' levels of satisfaction in retirement. If tight fiscal restraints render it increasingly difficult for retirees to withdraw gradually from the education system whilst continuing to receive payment for

their work, then programmes such as those proposed by Kompf and Dworet (1988) may become more feasible. Kompf and Dworet suggested that programmes utilizing the expertise of retired educators should be designed so as to avoid affecting paid positions in any school system. Thus it is important to note that, in this study of Newfoundlands' early retired educators, more than half (54.2%) indicated that they might have liked the role of returning to schools in the capacity of volunteer tutor to students although less than a quarter of respondents actually had the opportunity to experience this role. These retired educators undoubtedly possessed high levels of professional expertise and it may be beneficial to retirees, students, and the education system itself to take advantage of this considerable resource.

Conclusions

Results from much longitudinal research on retirement at different ages had generally found that early retirees suffer more negative effects than those individuals retiring at the age which is considered 'normal' for their occupation (e.g., Palmore et al., 1985). Much of this research suggested that early retirees include many persons who are forced to retire because of poor health, age discrimination, or other involuntary reasons. These involuntary retirees tended to outweigh those who retire voluntarily and thus the average

early retirement, it is argued, produces more negative effects than 'normal' retirement. Certainly, this may be true for a portion of educators who retire early from the school system. In this study, approximately one fifth of the educators identified poor physical health as a factor mediating in their decision to retire and a similar portion (22.5%) considered the poor state of their psychological health to have affected their decision. These educators may have felt they lacked a certain amount of choice in their decision to retire.

It seems that most educators in the study, however, felt they had a choice in their decision to retire and, in that respect, they retired voluntarily. The fact that they generally chose to retire had a significantly positive influence on their satisfaction in retirement.

So, this sample of retirees generally have been happy, thus far, in their retirement. Overall, they did **not** perceive retirement as a left-over period to be lived through without much planning or ambition: rather it was forming for them a significant new period of life to be filled by new projects, including paid work, volunteer work and a wide variety of hobbies and interests. These retirees demonstrated that there were a range of activity patterns available to them and reentry into the work force had become a viable option for many.

The majority of the retirees also appeared to be financially secure, in good physical health and have adjusted both socially and psychologically to

retired life. Certainly, changes in the financing of retirement seem to have made it an option that is apparently more and more appealing, combined, coincidentally, with certain changes within the education system which are motivating many to retire. It seems in this study of retired educators, that the introduction of the "30-and-Out" pension category provided educators with a new choice in their pension options--a choice that would be based on years of experience rather than on age. Response to this particular "30 and Out" scheme suggested that it holds attractions for those educators who felt that their circumstances were adequate for retiring and who held positive perceptions of post-retirement opportunities. Furthermore, it represented a strategic response to stresses experienced by many educators in later working years within the school system.

Institutional factors as pension options and changes in the education system were considered in this study in terms of incentives or disincentives in the personal decision-making process. The premise behind this was that decisions are not only the product of the individuals themselves but also of the systems in which they work. Kohli, Rein, Guillemard and Van Gunsteren (1991) suggested that very few studies attempt to bridge these two facets of the retirement decision; rather, that explanations for the patterns of transition from

work to retirement tend to focus **either** on the individuals making the transition or on institutional or societal processes.

Thus, retirement does not seem to be the beginning of the end for most of this particular group. It has been more a period of innovative and active living than one of stagnation, loneliness or boredom. It seems that this reinforces the need to separate the literature on old age from that on retirement, especially now that retirees may be, on the whole, younger and more active than before.

These retired educators generally viewed positively the prospect of retirement and eagerly anticipated the benefits of increased amounts of time to pursue new interests. This perception also became the most cherished benefit of retirement. Their greatest challenge was perceived as managing on a reduced income. although once retired, the respondents found money-management less challenging than spending time in a productive manner. Nevertheless, perceived levels of income in retirement remained an important influence on satisfaction levels in retirement. Certainly, financial considerations were of basic importance to this group of retirees in their retirement.

A minority of retirees (13%), however, found that their experiences of retirement were less satisfying than they anticipated. Some also found it very

difficult to adjust (6.9%). Moreover, certain aspects of the previous working environment were missed by many retirees, including the affiliation with former colleagues, the sense of community, and the opportunity to have a positive influence on their students' lives.

It seems though, that most retired educators were generally enjoying the rewards of retirement, although, of course, they may merely have been in the 'honeymoon' period of retirement (Atchley, 1975): a stage which could be identified through the process of longitudinal research.

The results of this study as they relate to pre-retirement planning programmes will now be discussed.

Implications for Pre-Retirement Planning Programmes

The NLTA's pre-retirement planning assistance was given an overwhelming vote of support from the retired educators, who not only availed of the service but also rated it as being reasonably or extremely helpful (94.6%). This planning assistance is available to educators who are eligible to retire within two years of the expiry of the school year in which the seminars are held. Most of the educators in this particular study indicated that this time-frame was appropriate and, indeed, that the timing of any pre-retirement assistance received by them was "about right." Written comments from

respondents suggested that financial planning assistance was most effective if offered two or more years prior to retirement.

These retirees considered financial planning to be the most critical element of any pre-retirement planning assistance, with psychological preparation for the retirement years being recommended as a secondary planning priority. More specifically, these retirees were generally finding it a challenge to spend their time **productively**: this, despite the fact that they generally seemed to be busy with a wide variety of tasks. Given that the NLTA's pre-retirement programme is already heavily focused on financial preparation, increased emphasis on elements of time-management in retirement may also be appropriate. Thus, the following recommendations are made based on the findings:

1. Educators should be offered some pre-retirement assistance. The present format seems to work well.
2. Such assistance is best offered at least two years prior to retirement.
3. Other information on retirement, in the form of videos, texts, or invitational speakers, may be offered earlier, throughout the educator's career, particularly with regard to financial planning so that employees can maximize the full potential of the financial advice.

4. Educators should be encouraged to develop financial responsibility and plan towards living on a reduced or fixed income.
5. The programme should emphasize psychological issues as they relate to preparation and adjustment. Similarly, educators should be encouraged to control the point at which they retire, develop an internal locus of control, plan carefully for retirement, and develop a positive attitude toward retirement. As Cyr and Coons (1991) suggested, the inclusion of psychological issues may be more effective in bringing about change in pre-retirees' attitudes and behavior than the traditional topics of pension planning and physiological changes of 'old age.'
6. Elements of time management in retirement may be of benefit to certain educators, e.g., setting of priorities, learning assertive means of communication and scheduling time for those specific activities which yield satisfaction, i.e., maximize meaningful activity.
7. A needs assessment may be beneficial prior to the establishment of a pre-retirement programme. Any such needs assessment should include information from retirees as well as educators. This balance of input is important because educators' anticipated challenges of retirement can differ from challenges actually experienced in retirement. The relevant issues can thus be addressed.

8. Educators should be encouraged to assess their needs by exploring feelings about change and retirement; assessing the value they have ascribed to their work as educators in relation to other personal goals; and exploring possible resources for a job or other meaningful activity (Jensen-Scott, 1993). These goals would probably be most effectively accomplished by way of small group discussions.
9. Evaluation of programme effectiveness should be incorporated into the design: a long-term follow-up would seem an appropriate method of evaluating the effectiveness of any pre-retirement planning programme.

Cyr and Coons (1991) stated that the vast majority of eligible workers in Canada do not receive any formal training or assistance in retirement planning. Oldenwald (1986) also concluded that less than 25% of all U.S. companies offer pre-retirement planning. It would appear that the retirees in this particular survey were fortunate in that they had access to, and gained help from, a well-established pre-retirement programme which may have assisted in making a positive transition into retirement.

Limitations of the Study

The findings of this research have been based on a response rate of 45%. A limitation of the survey is, therefore, the number of early retired

educators in the sample who failed to return the questionnaire. Inasmuch as data pertaining to these individuals was not available, the results cannot be generalized to include all early retired educators. Furthermore, since persons generally having a good experience are more likely to respond to surveys than those having a poor experience (Borg and Gall, 1992), some sampling bias may have occurred. Whilst it would have been desirable to randomly select, and check, a portion of the nonresponding group in order to gain some insight into the nature of their retirement experience, the researcher believed that the retirees' privacy should not be further encroached upon.

Research Note

This study provides a general overview of Newfoundland's educators' experiences of early retirement. Some of the issues addressed could be examined more specifically in future research including the issue of planning for retirement. Future research could explore the extent to which specific plans are actually **implemented** in retirement; explore the extent to which plans were relevant; and identify whether implementation is a factor in subsequent satisfaction in retirement. Furthermore, in addition to assessing the amount of social support that was received by retirees, a future measure might take into account variations in retirees' needs for social support, as individuals

have been found to vary in the amount of support required to cope with a particular stressor (Duncan-Jones, 1981). Similarly, many respondents in this survey referred to the impact of family members' well-being on their retirement experience. It would seem appropriate, therefore, to address such systemic issues more comprehensively in a future study.

This study gleaned information from educators who had recently retired from the education system. Longitudinal data from the same sample could yield useful follow-up information about the retirement process. In this way, findings could be compared to the many stage models of retirement that have been developed (e.g., Atchley, 1971; Sussman, 1972; Kompf, 1991).

Another suggestion for future research relates to the retirement options available. It may be interesting to perform a comparative study of retired educators. Experiences of those educators who opted for the traditional age-based pension categories could be compared with those who retired involuntarily due, for example, to poor health or age discrimination and/or who availed of long-term disability provisions.

One final suggestion for future research focuses on retirement from an interprovincial perspective. An exploratory study could compare the relative influence of factors that mediate in educators' decisions to retire and that mediate in their retirement experience across Canada. Such factors as labour

market opportunities, unemployment trends, policies on substitute teaching and volunteerism rates in schools will, no doubt, vary between provinces and further research could examine the influence of these factors on the retirement process of educators throughout Canada.

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APPENDIX A
LETTERS

We understand that you have recently retired from your professional activities as an educator. As you are aware, this is a decision that has been made by many other educators in Newfoundland in recent years. In fact, since 1989 over 415 have made the decision to retire early from education.

Retirement is an issue for workers in all professions yet it is an experience about which we know very little. It is important that we understand more about the many issues involved in retirement so that useful services can be put in place to assist people in dealing with this transition in a productive and satisfying way.

For this reason we are inviting you to participate in this study and to share with us your own thoughts and feelings about your retirement experience. By telling us about your activities and opinions concerning retirement you will inform us as to what might help others in the future.

If your reply is postmarked on or before June 30, you will be eligible for a draw to win one of the following prizes:

1st prize: \$75.00

2nd prize: \$50.00

3rd prize: \$25.00.

You can be assured that your reply will be treated in confidence: your responses will be combined with responses from others so that your anonymity will be protected. You will see that there is no request for your name on the questionnaire: only a code number will be assigned to your questionnaire for statistical analysis.

We appreciate your participation in this research. We hope that you will take the time to reflect on your experiences of retirement and share your thoughts and feelings with us. Please note that many questions allow space for any additional responses you may wish to add: feel free to use this space. Any further comments or reflections will be greatly appreciated.

If you have any questions, please contact us at the address or phone numbers below. A summary of the research findings can be mailed to you if you wish.

Ms. Sandy Gamba

Faculty of Education
G. A. Hickman Building
Memorial University of Newfoundland
St. John's, NF A1C 3X8

phone: 737-8622 or 754-8356



Dr. Glenn Sheppard



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR
DEPARTMENT OF FINANCE

P.O. Box 8700
St. John's, Newfoundland
A1B 4J6

7 June 1993

Dear Pensioner:

The enclosed questionnaire is forwarded to you as a project of individuals at Memorial University and is in no way the responsibility of this Department. Even though the people concerned would appreciate your completing this questionnaire you are not obligated to do so.

When replying you will be dealing directly with Memorial and your response will be held in the strictest confidence.

Thank you.

Yours truly,

T. Jones
Manager
Teachers' Pensions & Benefits

TJ/wob
Enclosure

1993 06 25

Dear retired educator:

We recently mailed you a copy of our research questionnaire, in which we invited you to share with us your thoughts and feelings about your experience of retirement.

Although the general response has been pleasing so far, we noticed that we have yet to receive your completed questionnaire. We hope that you may still be keen to participate in this research so that you can inform us as to what might help others approach the transition of retirement with ease in future. The more returned questionnaires we receive, the more accurate and useful the information will be for future retirees.

Please remember that all replies are being treated in the utmost confidence: the responses from all respondents are combined in the data analysis to protect anonymity. No names are used.

If, by any chance, you have misplaced your questionnaire we will gladly send you another. Just contact us at the address or telephone number below. Also, if you happened to be away from home when the questionnaire was sent to you, please do not think it is too late for us to hear from you: each response is important.

We would appreciate your participation in this research.

Best wishes,

Sandy Gamba/Glenn Sheppard
Faculty of Education
Memorial University of Newfoundland
A1B 3X8

737-8622 or 754-8356

P.S. If you have mailed the questionnaire to us within the past few days, please disregard this letter. Thank you.

APPENDIX B
QUESTIONNAIRE

We understand that you have recently retired from your professional activities as an educator. As you are aware, this is a decision that has been made by many other educators in Newfoundland in recent years. In fact, since 1989 over 415 have made the decision to retire early from education.

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We appreciate your participation in this research. We hope that you will take the time to reflect on your experiences of retirement and share your thoughts and feelings with us. Please note that many questions allow space for any additional responses you may wish to add: feel free to use this space. Any further comments or reflections will be greatly appreciated.

If you have any questions, please contact us at the address or phone numbers below. A summary of the research findings can be mailed to you if you wish.

Ms. Sandy Gamba

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Dr. Glenn Sheppard

phone: 737-8622 or 754-8356

SECTION 1 - GENERAL INFORMATION

- 1) I am: female ☐ male ☐
- 2) I retired at the age of ☐ years.
I am now aged ☐ years.
- 3) At the time of my retirement I lived in the community of _____.
Now, I live in _____.
- 4) At the time of retirement, I was married ☐; living common law ☐; widowed ☐;
divorced ☐; separated ☐; single ☐.
Now, I am, married ☐; living common law ☐; widowed ☐; divorced ☐; separated ☐;
single ☐.
- 5) I have ☐ children of which ☐ are living with me at home.
- 6) Others, not mentioned above, who are living with me at home (please indicate
relationship to you) are my _____; _____; _____;
_____.
- 7) The level I last taught at school was: Elementary ☐; Grades 7-9 ☐; Grades 10-12 ☐;
Other ☐.
- 8) My status at retirement was: Full-time ☐; Part-time ☐; Substitute ☐.
- 9) My most recent position was: teacher ☐; department head ☐; vice-principal ☐;
principal ☐; counsellor ☐; psychologist ☐; superintendent ☐; coordinator ☐; other ☐.
- 10) My number of years of experience as an educator was ☐ years.
- 11) The approximate number of students at my last school was ____ students.

- 12) The qualifications I obtained were: (please tick highest achieved)
Some University Courses ☐; Bachelors Degree ☐; Honours Degree ☐; Masters Degree ☐; Doctorate ☐; Other ☐.
- 13) During my career I taught at the grade level for which I was trained
all of the time ☐; some of the time ☐; hardly ever ☐; never ☐; not trained for any particular grade level ☐.
- 14) I taught the subject area for which I was trained
all of the time ☐; some of the time ☐; hardly ever ☐; never ☐; not trained for any particular subject area ☐.

If you have any comments about any of the above please use this space:

SECTION II - EXPERIENCES PRIOR TO RETIREMENT

A. Preparation

What assistance, if any, did you receive as preparation for your retirement, and, for any assistance received please indicate how helpful it was. (✓ if received)

		How Helpful was the Assistance You Received?				
		Not at all Helpful 1	Of Little Help 2	Not Sure 3	Reasonably Helpful 4	Extremely Helpful 5
Some, from my Association.	<input type="checkbox"/>	1	2	3	4	5
Some, from my School Board.	<input type="checkbox"/>	1	2	3	4	5
Some, from a private program.	<input type="checkbox"/>	1	2	3	4	5
Some, from literature I obtained myself.	<input type="checkbox"/>	1	2	3	4	5
Some, from talking to other educators who have retired.	<input type="checkbox"/>	1	2	3	4	5
Other (please specify)	<input type="checkbox"/>	1	2	3	4	5
None	<input type="checkbox"/>	1	2	3	4	5

Looking back, how timely was the assistance, generally, in helping you with your decision.

Too early ☐; About right ☐; Too late ☐.

Any comments about the timing of assistance?

Please specify what source, if any, provided you with the most useful information and guidance about retirement:

Based on your experiences, what would you recommend as the critical elements of such pre-retirement assistance:

B. Time to Retire

At about what time did you know, with reasonable certainty, that you were going to retire when you did? (Please ✓ one)

- | | |
|---|--------------------------|
| More than three years before | <input type="checkbox"/> |
| Between one and three years before | <input type="checkbox"/> |
| Less than a year but more than three months | <input type="checkbox"/> |
| Less than three months | <input type="checkbox"/> |
| Less than three weeks | <input type="checkbox"/> |

If your actual retirement date differed from the date you had originally planned, would you share with us your major reason for the change of date?

If you took advantage of a special NTA option (e.g., 30-and-out) please explain below:

C. **Expectations of Retirement**

What did you anticipate to be the most challenging aspect(s) of your retiring? Please rank in order of importance, by placing 1 next to the most challenging, 2 next to the second most challenging and so on. (Omit any that don't apply)

	<u>Rank Order</u>
Managing on reduced income.....	
Spending time productively.....	
Keeping my brain active.....	
Maintaining my physical health.....	
Maintaining my psychological health.....	
Loneliness.....	
Other _____	
Other _____	

When you were making the decision to retire, what benefits did you foresee? (Please rank in order of importance)

	Rank Order
Leaving a work environment that had become unsatisfying..	
Time to pursue new interests.....	
Opportunity to travel.....	
Regaining physical health.....	
Regaining psychological health.....	
Increased leisure time.....	
Other_____	
Other_____	

Please indicate your reactions to the following statements using the scale provided.

	1 Strongly Disagree	2 Disagree	3 Uncertain	4 Agree	5 Strongly Agree
- I really looked forward to retirement.	1	2	3	4	5
- I planned well for my retirement.	1	2	3	4	5
- I expected to make a lot of adjustment in retirement.	1	2	3	4	5
- I felt a sense of control over my future.	1	2	3	4	5
- I had confidence at the time of my retirement that I was making the right choice.	1	2	3	4	5
- Before I retired, I expected that retirement would be mostly unpleasant.	1	2	3	4	5
- Changes in education played a role in my retirement decision.	1	2	3	4	5

If changes in education did play a role in your decision, what were those changes as you saw them?

D. Easing into Retirement

Prior to retirement, did you begin any activities that you hoped would make your transition easier (e.g., joining an organization, starting volunteer work, etc.)?

1	2	3	4	5
No new activities	Few	Don't know	Some new	Several new activities

If so, what type of activities did you begin, prior to retirement? (✓ which apply)

- Other career/professional work ☐
- School-based volunteer work ☐
- School-based other (please specify) ☐
- Sports activity(ies) ☐
- Church-related activity(ies) ☐
- Political activity ☐
- Family-related activity(ies) ☐
- Community-based activity(ies) ☐
- Other _____

E. Health Issues

How would you rate your physical and psychological health just before retirement? (Please ✓ those that apply)

	<u>✓ those which apply</u>
My physical health was very good.	
I often lacked the energy to tackle another day at school.	
Most days I went to school feeling positive and upbeat.	
I was finding myself becoming more disenchanted with my school responsibilities and becoming increasingly dissatisfied.	
In the year or so before I retired I had experienced a number of physical ailments.	
I continued to enjoy my school work and my retirement was really an opportunity to make a career change.	
I retired with mixed feelings because I continued to enjoy my work and I continued to enjoy the students.	
Other _____ _____ _____	

Please indicate your reactions to the following statements using the scale provided.

	1 Strongly disagree	2 Disagree	3 Uncertain	4 Agree	5 Strongly Agree	Comments
The state of my physical health played a part in my decision to retire.	1	2	3	4	5	
The state of my psychological health played a part in my decision to retire.	1	2	3	4	5	
I was happy being "me" just prior to my decision.	1	2	3	4	5	
Given my circumstances at the time of my decision, I felt I didn't have a real choice.	1	2	3	4	5	
The amount of stress I experienced in school had increased greatly during the last few years.	1	2	3	4	5	

Any further comments about health issues as they relate to your decision to retire?

SECTION III - THE DECISION TO RETIRE

A. Sharing the Experience

When thinking about the decision to retire, to what extent did you discuss these thoughts of retirement with others?

	✓ If not applicable	1 Did not discuss at all	2 Rarely discussed	3 Not sure	4 Somewhat discussed	5 Discussed at length
- Partner		1	2	3	4	5
- Children		1	2	3	4	5
- Other family members		1	2	3	4	5
- Friends outside school		1	2	3	4	5
- Friends inside school		1	2	3	4	5
- Colleagues		1	2	3	4	5
- Other (please specify)		1	2	3	4	5

When did you share your final decision to retire with others?

	✓ Not applicable	1 Immediately	2 Soon after I made it	3 Not sure	4 After some delay	5 Only when it finally became necessary
- Partner		1	2	3	4	5
- Children		1	2	3	4	5
- Other family		1	2	3	4	5
- Friends outside school		1	2	3	4	5
- Friends inside school		1	2	3	4	5
- Colleagues		1	2	3	4	5
- Other (please specify)		1	2	3	4	5

B. In Retrospect

Reflecting now on your decision to retire when you did, how would you characterize that decision? (Please ✓ which applies)

- It was the best decision I ever made ☐
- I think I made the decision too lightly ☐
- I regret the decision ☐
- I wish I had made the decision before I did ☐
- I felt I had no choice ☐
- It was a good decision for me ☐

Any comments about this reflection? _____

All things considered, I think that I decided to retire.

1	2	3	4	5
Much too soon	A little too soon	The right time	A little too late	Much too late

Any comments? _____

SECTION IV - RETIREMENT

A. Expectations versus reality

Now that you have retired, which of the expected benefits have become real for you? Please rank in order of importance, those benefits that are real for you. (Omit any that don't apply)

	<u>Rank Order</u>
Leaving a work environment that has become dissatisfying..	
Time to pursue <u>new</u> interests.....	
Opportunity to travel.....	
Regaining physical health.....	
Regaining psychological health.....	
Increased leisure time.....	
Other _____	
Other _____	

Were there any surprise benefits for you? _____

Now that you have retired, which of the expected challenges have become real for you? Please rank, in order of importance, those challenges that are real for you. (Omit any that don't apply)

	<u>Rank Order</u>
Managing on reduced income.....	
Spending time productively.....	
Keeping my brain active.....	
Maintaining my physical health.....	
Maintaining my psychological health.....	
Loneliness.....	
Other _____	
Other _____	

Were there any surprise challenges for you?

Below are some common problems faced by people who have retired. Please rank in order, those that you have encountered in order of severity. Please place a 1 next to the item which has been most severe for you and 2 by the item which has been next most severe and so forth (omit any which don't apply).

	<u>Rank Order</u>
Problems associated with reduced income.....	
Transportation problems.....	
My health.....	
My partner's health.....	
Not enough friends or social life.....	
Too much demanded of my time by others.....	
Not enough to do with my time.....	
Not enough contact with children or other members of the family..	
Feeling unproductive because of not working.....	
Not enough contact with students or other young people.....	
Other (please specify) _____	

B. Satisfactions and Dissatisfactions

In a typical week, what gives you the major source of satisfaction in your life since retirement?

In a typical week, what gives you the major source of dissatisfaction in your life since retirement?

To what extent, if at all, has the following been part of your experience since retiring?

	1	2	3	4	5
	Not at all true for me	Not very true	Uncertain	Somewhat true	Very true for me
I miss the opportunity to have some positive influence in the lives of people for whom I was responsible as an educator, and nothing as yet has replaced this opportunity.	1	2	3	4	5
I really miss the affiliation with colleagues and nothing as yet has provided me with the same sense of community.	1	2	3	4	5
When I was working as an educator I had a certain rhythm to my life—my time was organized by the school day and the school year. I have found it very difficult to adjust.	1	2	3	4	5
As an educator, I felt I was contributing to society. Now I really lack that feeling of contribution because nothing as yet has replaced it.	1	2	3	4	5

Any comments?

C. Working in Retirement

Since you retired have you had, at any time, any paid work either self-employed or employed by someone else? (✓ which applies)

- Yes, one job ☐
 Yes, two jobs ☐
 Yes, more than two jobs ☐
 No jobs ☐
 Other _____

If not, what would you say are the reasons why you haven't worked since retirement?
 (Please ✓ those which apply)

- There are no opportunities in a field I'd like ☐
 There are not opportunities in any field today ☐
 My health doesn't allow it ☐
 Financially it wouldn't be worth it ☐
 I don't want to work anymore ☐
 I haven't been retired long enough to think about other work ☐
 Other _____

If you have worked for pay since retirement please indicate your reactions to the following statements using the scale provided.

	1 Strongly Disagree	2 Disagree	3 Uncertain	4 Agree	5 Strongly Agree	Comments
Since, retirement, if I have been working for pay, this work has been similar to the type of work I did as an educator.	1	2	3	4	5	
This new work has been very satisfying for me.	1	2	3	4	5	

Could you provide us with some details of the nature of any paid employment since your retirement from your position in education?

How much **volunteer work** have you done since you retired?

1
None

2
Very little

3
Some

4
A great deal

	1 Strongly Disagree	2 Disagree	3 Uncertain	4 Agree	5 Strongly Agree	Comments
I would like my volunteer work to be more challenging for me.	1	2	3	4	5	
The people to whom I am responsible as a volunteer have an appreciation of my professional competencies and assign responsibilities that are well matched with my professional background.	1	2	3	4	5	
It seems that there is renewed appreciation of the worthwhile contribution retired teachers can make to the school system, especially returning to schools in the capacity of volunteer or tutor to students. This is a role I might like.	1	2	3	4	5	
I have experienced this role of volunteer tutor to students in school(s) since retirement.	1	2	3	4	5	

What type(s) of volunteer work have you been doing?

D. Money Matters

Generally speaking, since retirement my income has been:

- | | | | | |
|---------------------------------|---------------|----------|---------------|-----------|
| 1 | 2 | 3 | 4 | 5 |
| Much less
than I
expected | A little less | The same | A little more | Much more |

I would say that the extent to which I have experienced economic hardship since retirement is:

- | | | | | |
|------------|------------------------|----------|------------------------|-----------|
| 1 | 2 | 3 | 4 | 5 |
| Negligible | Not very
noticeable | Not sure | Somewhat
noticeable | Extensive |

E. Time Management

Some people say that one of the most difficult aspects of retirement is making meaningful use of their time.

To what extent has this been a problem for you?

- | | | | | |
|------------|------------|----------|----------|--------------------|
| 1 | 2 | 3 | 4 | 5 |
| Not at all | Not really | Not sure | Somewhat | Yes,
definitely |

If you believe you generally don't make meaningful use of your time, why do you think this is?

If you believe you generally do make meaningful use of your time, how do you manage to achieve this?

F. **Health Issues**

	1 Much worse	2 Somewhat worse	3 About the same	4 Somewhat better	5 Much better	Comments
I would characterize my own overall physical health <u>now</u> as compared to leading to retirement as.....	1	2	3	4	5	
I would characterize my own psychological health <u>now</u> as compared to leading up to retirement as.....	1	2	3	4	5	

Any other comments about your health now?

G. **Support System**

To what extent have the following been a source of support to you since your retirement?

	✓ If not applicable	1 Not a source of support	2 Poor source of support	3 Not sure	4 Somewhat helpful	5 Very helpful
- Partner.....		1	2	3	4	5
- Children.....		1	2	3	4	5
- Other family.....		1	2	3	4	5
- Friends outside school.....		1	2	3	4	5
- Friends inside school.....		1	2	3	4	5
- Other colleagues from school.....		1	2	3	4	5
- Other retirees.....		1	2	3	4	5
- Other (please specify).....		1	2	3	4	5

H. Other activities

The following is a list of many activities that people may do in a typical week. We would be interested to know how much time you spend on these activities now as compared to prior to retirement.

	1 Much less	2 Somewhat less	3 About the same	4 Somewhat more	5 A lot more
University courses	1	2	3	4	5
Community college courses	1	2	3	4	5
Routine domestic chores	1	2	3	4	5
Home maintenance/improvement	1	2	3	4	5
Gardening	1	2	3	4	5
Visiting family and/or friends	1	2	3	4	5
Travelling	1	2	3	4	5
Active sports (e.g., swimming)	1	2	3	4	5
Other hobbies (please specify)	1	2	3	4	5

Other _____	1	2	3	4	5

I. **Your feelings in retirement....**

Sometimes when people go through a transition of any kind (including retirement) it can evoke different feelings. Have you been aware of any feelings that have changed in intensity since you retired?

	1 Much less	2 Somewhat less	3 Generally the same	4 Somewhat more	5 Much more
Optimism	1	2	3	4	5
Anger	1	2	3	4	5
Happiness	1	2	3	4	5
Bitterness	1	2	3	4	5
Loneliness	1	2	3	4	5
Contentedness	1	2	3	4	5
Depression	1	2	3	4	5
Serenity	1	2	3	4	5
Scared	1	2	3	4	5

Have you experienced any other life events that may have contributed to any of the changes indicated above?

J. In Summary.....

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All things considered, my experience of retirement has been

1	2	3	4	5
Much less satisfactory than I expected	A little less satisfactory	The same as pre-retirement expectations	A little more satisfactory	Much more satisfactory than expected

Please explain if you wish _____

* * * * *

Thank you very much for completing this questionnaire. We recognize that the questions posed for you may have evoked feelings and thoughts of which you may not have been aware before now. If so, we hope that you will continue to discuss these insights with those around you, should you wish to do so.

Remember that your name will not be used in the data analysis: your responses are completely confidential. However, if you would like to qualify for the prize draw or would like a summary of the research we will need your name and address for this purpose only. (Please print below)

Name: _____

Address: _____

If you would like a summary of the research findings please ☒ here

Please return the completed questionnaire in the enclosed postage paid envelope (postmarked on or before June 30, 1993, to be eligible for the draw) to:

Retirement Research
c/o Ms. Sandy Gamba & Dr. Glenn Sheppard
Faculty of Education
Memorial University of Newfoundland
G. A. Hickman Building
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APPENDIX C
MAP SHOWING ORIGIN OF PARTICIPANTS IN
NEWFOUNDLAND AND LABRADOR
LISTING OF ORIGINS OF PARTICIPANTS

Figure 1

Origin of
Participants in
Newfoundland and
Labrador
(see Figure 2 for
complete list)

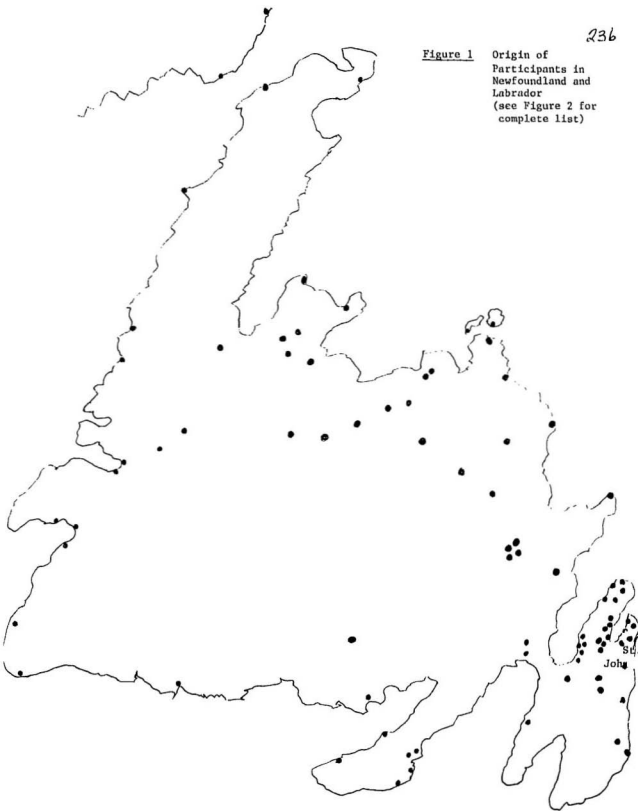


Figure 2 LISTINGS OF ORIGINS OF PARTICIPANTS**Newfoundland and Labrador**

St. John's (N=13)	Dunville (N=1)
Port de Grave (N=2)	Bay Roberts (N=2)
Ferryland (N=1)	Kings Point (N=1)
Greens Harbour (N=1)	Deer Lake (N=1)
Bonavista (N=2)	Torbay (N=1)
Gander (N=5)	St. Jacques (N=1)
St. Georges (N=1)	Fleur de Lys (N=1)
St. Albans (N=1)	Wabush (N=1)
Middle Arm (N=1)	Bloomfield (N=1)
Corner Brook (N=4)	Glovertown (N=1)
Flatrock (N=1)	Portland (N=1)
Musgrave Harbour (N=1)	Musgravetown (N=2)
Hare Bay (N=1)	Roberts Arm (N=2)
Mount Pearl (N=4)	South Dildo (N=1)
Botwood (N=3)	Seal Cove (N=1)
Burgeo (N=1)	Stephenville Crossing (N=2)
Witless Bay (N=1)	Labrador City (N=1)
Grand Falls (N=13)	Burin (N=2)
Lewisporte (N=4)	Topsail (N=1)
Pouch Cove (N=1)	Wesleyville (N=1)
Carbonear (N=4)	Summerford (N=1)
Lethbridge (N=1)	Curling (N=1)
Campbellton (N=1)	Lanse au Clair (N=1)
Arnolds Cove (N=1)	Pasadena (N=1)
Happy Valley (N=1)	Blaketown (N=1)
Marystown (N=3)	Kelligrews (N=1)
Cupids (N=1)	Spaniards Bay (N=2)
Placentia (N=1)	Grand Bank (N=2)
Fogo (N=1)	Harbour Grace (N=1)
Lawn (N=1)	Foxtrap (N=1)
Roddickton (N=2)	Springdale (N=1)
Port Rexton (N=1)	Hants Harbour (N=1)
Port-au-Choix (N=1)	Creston (N=1)

Mount Moriah (N=1)	Stephenville (N=1)
Sandy Cove (N=1)	Manuels (N=1)
Victoria, C.B.S. (N=1)	Bauline (N=1)
Holyrood (N=1)	Kippens (N=1)
Norris Point (N=1)	Hampden (N=1)
Gambo (N=2)	Cape Broyle (N=1)
Port aux Basques (N=1)	Forteau (N=1)
Badger (N=1)	Harbour Maine (N=1)
Brent's Cove (N=1)	Virgin Arm (N=1)
Portugal Cove (N=1)	South River (N=1)
New Harbour (N=1)	St. Lawrence (N=1)
Sibley's Cove (N=1)	Southern Harbour (N=1)
St. Anthony (N=1)	Codroy Valley (N=1)
Centreville (N=1)	Maddox Cove (N=1)
Hickman's Harbour (N=1)	

Outside Newfoundland and Labrador

Edmonton, Alberta (N=1)
 Dartmouth, Nova Scotia (N=1)
 Halifax, Nova Scotia (N=1)
 Scarborough, Ontario (N=1)
 Ottawa, Ontario (N=1)



